



NORTHERN MARIANAS HOUSING CORPORATION

P.O. BOX 500514, Saipan, MP 96950-0514

Tel: (670) 234-6866
234-9447
234-7689
234-7670
Fax: (670) 234-9021

Veterans Affairs (VA)

Native American Direct Loan (NADL) Program

Interested veterans may apply for this program. The current maximum residential housing loan for Saipan \$529,000, Tinian \$532,450 and Rota \$453,100 for a term of thirty (30) years. Veterans may purchase, construct or improve owner-occupied residential dwellings. Current interest rate is 3.75% as of August 5, 2019. Prospective applicants who are in possession of their Certificate of Eligibility and DD-214 are urged to contact the Mortgage and Credit Division for an appointment. Those who have yet to obtain their Certificate of Eligibility are urged to contact the CNMI Veterans Affairs office for assistance in obtaining their certificates or may request them online at the U.S. Department of Veterans website at <http://www.va.gov>.

Preliminary documents needed when filing a VA housing loan application are as follows:

- Certificate of Eligibility (Original Copy)
- DD-214
- Verification(s) of Employment
- Verification(s) of Deposit
- Certificate of Title, Deed or Residential Homestead Permit
- Sales Purchase Agreement (if applying to purchase home)
- Property Map
- Six (6) most recent check stubs (March-May, 2019)
- Information on other income, if any (rental, business, etc.)
- Filed 1040 Tax Forms for years 2017 & 2018
- Information on outstanding loan(s), if any
- Two (2) most recent statements for each Checking/Savings Account(s), if any
- ASC 401(a)/(k) Statement (most current)
- Profit-sharing Plan (Bank or Duty Free Shop employees)
- Divorce Decree, Judgement(s) information, if any
- Copy of your birth certificate or equivalent documentation to prove NMI descent
- Enclose a \$35 check or money order payable to the Department of Veterans Affairs (for credit report fee)

Upon pre-approval of your VA loan application, you will be required to obtain and/or submit the following to NMHC:

1. House plan, if construction or improvement (as necessary)
2. Three (3) cost breakdown or estimates if construction or improvement
3. Warranty Deed (to be executed at loan closing)
4. Termite Inspection and/or Treatment Certification (Pest Company)
5. Performance and Payment Bonds, Builder's Risk Policy, Workmen's Compensation Policy & other related construction documents as requested
6. Deposit \$3,000.00 to NMHC for loan processing related transactions

"NMHC is a fair housing agency and an equal opportunity, lender and employer"

*****NMHC WILL NOT ACCEPT INCOMPLETE LOAN APPLICATIONS*****

Rota Field Office: Tel: (670) 532-9410
Fax: (670) 532-9441

Tinian Field Office: Tel: (670) 433-9213
Fax: (670) 433-3690

VETERANS AFFAIRS (VA) GENERAL INFORMATION
& LOAN CLOSING COST BREAKDOWN:

1. **Required minimum deposit of \$3,000.00 for loan closing associated fees. However, loan closing fees may cost a little more over \$3,000.00.**
 - Preliminary Title Report \$250.00-\$350.00
 - Appraisal Report \$600.00
 - VA Funding Fee of 1.25% of the total loan amount
 - Title Insurance based on loan amount (ex: \$120,000.00 loan, title policy may be about \$1,410.00)
 - First Year's Homeowners' insurance premium + two (2) months advance monthly premium
 - Private Inspector's Fee (an option for homeowners - \$1,200.00 or more depending on inspector)
 - Interest Due at loan closing (a maximum of 30 days' interest)
 - Escrow Fee will apply if Loan Closing will be conducted by an Escrow Title Company
 - NMHC Loan Processing Fee \$300.00
 - Mortgage Recordation Fee \$64.00-\$84.00
2. **Maximum Loan Amount:** \$453,100.00 (ROTA), \$529,000.00 (SAIPAN), \$532,450.00 (TINIAN)
3. **Interest Rate:** 4.25%
4. **Loan to Value Ratio:** 100%



DEPARTMENT OF VETERANS AFFAIRS
Regional Office
P. O. Box 29020
Honolulu, HI 96820-1420

NMHC

FEB 19 2007

RECEIVED

January 22, 2007

In Reply Refer To: 459/26

Northern Marianas Housing Corporation
Attn: Mr. Melvin Sablan
P. O. Box 500514
Saipan, MP 96950


Dear Mr. Sablan:

On June 15, 2006, the President signed PL 109233, The Veterans Housing Opportunity and Benefits Act of 2006. This law makes the Native American Direct Loan (NADL) program permanent.

The \$80,000 maximum loan amount is eliminated, as is the need for Secretarial determination of higher loan amounts in high cost areas. Instead, the new limit on the NADLs is the same as the Federal Home Loan Mortgage Corporation (also known as "Freddie Mac") single-family conventional conforming loan limit. That limit is currently \$417,000 for loans located in the 48 contiguous States and \$625,000 for loans in Alaska, Hawaii, and the South Pacific. Increases in these loan limits will be published annually, based upon the annual adjustment in the Freddie Mac conventional conforming loan limit.

The law extends eligibility for NADL to a veteran who is not a native American, but who is married to a Native American non-veteran. To be eligible for such a loan, the qualified non-Native American spouse must reside on trust land, and both the veteran and spouse must have a meaningful interest in the dwelling or lot.

Sincerely yours,


Ivonne M. Perez
Loan Guaranty Officer



DEPARTMENT OF VETERANS AFFAIRS

2018 VA COUNTY LOAN LIMITS
FANNIE MAE AND FREDDIE MAC
MAXIMUM LOAN LIMITS FOR MORTGAGES ACQUIRED IN CALENDAR YEAR 2018

| County Name | State | Loan Limits |
|--------------------|-------|-------------|
| GUAM | GU | \$ 679,650 |
| NORTHERN ISLAND | MP | \$ 524,400 |
| ROTA | MP | \$ 453,100 |
| SAIPAN | MP | \$ 529,000 |
| TINIAN | MP | \$ 532,450 |





Department of Veterans Affairs

FOR VA USE ONLY
 COE REF. NO.

MAIL COMPLETED APPLICATION TO:

Atlanta Regional Loan Center
 Attn: COE (262)
 P. O. Box 100034
 Decatur, GA 30031

REQUEST FOR A CERTIFICATE OF ELIGIBILITY

NOTE: Please read information on reverse before completing this form. If additional space is required, attach a separate sheet.

| | | | |
|--|--|--|---------------------------|
| 1. NAME OF VETERAN (First, Middle, Last) | | 2. DATE OF BIRTH | 3. SOCIAL SECURITY NUMBER |
| 4A. DID YOU SERVE UNDER ANOTHER NAME? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Item 4B) | | 4B. NAME(S) USED DURING MILITARY SERVICE (If different from name in Item 1) | |
| 5. DAYTIME TELEPHONE NUMBER | | 6. E-MAIL ADDRESS (If applicable) | |
| 7A. ADDRESS (Number and street or rural route, city or P.O., State and ZIP Code) | | 7B. MAIL CERTIFICATE OF ELIGIBILITY TO: (Complete <u>ONLY</u> if the Certificate is to be mailed to an address different from the one listed in Item 7A) | |
| 8A. WERE YOU DISCHARGED, RETIRED, OR SEPARATED FROM SERVICE BECAUSE OF DISABILITY? <input type="checkbox"/> YES <input type="checkbox"/> NO | | 8B. VA CLAIM NUMBER (If known) | |

MILITARY SERVICE (SEE INSTRUCTIONS FOR PROOF OF SERVICE ON THE NEXT PAGE)

9A. ARE YOU CURRENTLY ON ACTIVE DUTY? (If you currently serving on active duty, leave the "Date Separated" field blank.)
 YES NO

| IMPORTANT: Please provide your dates of service. In many cases eligibility can be established based on data in VA systems. However, it is recommended that proof of service be provided, if readily available. Proof of service is required for persons who entered service after September 7, 1980 and were discharged after serving less than 2 years. | BRANCH OF SERVICE | DATE ENTERED | DATE SEPARATED | OFFICER OR ENLISTED | SERVICE NUMBER (If different from Social Security Number) |
|--|-------------------|--------------|----------------|---------------------|---|
| 9B. ACTIVE SERVICE - Do not include any periods of Active Duty for Training or Active Guard Reserve service. Do include any activation for duty under Title 10 U.S.C. (e.g. Reserve or Guard unit mobilized.) | | | | | |
| 9C. RESERVE OR NATIONAL GUARD SERVICE Include any periods of Active Duty for Training (ADT) or Active Guard Reserve service. Do not include any activation for duty under Title 10 U.S.C. (e.g. Reserve or Guard unit mobilized.) | | | | | |

PREVIOUS VA LOANS (SEE INSTRUCTIONS ON THE NEXT PAGE - Attach a separate sheet if information for all homes will not fit in Item 10)

| | | | |
|--|------------------------------------|---------------------|---------------------|
| 10A. DO YOU NOW OWN ANY HOME(S) PURCHASED OR REFINANCED WITH A VA-GUARANTEED LOAN? <input type="checkbox"/> YES (If "Yes," complete Items 10B through 10D) <input type="checkbox"/> NO (If "No," skip to Item 14) <input type="checkbox"/> NOT APPLICABLE (NA) - I HAVE NEVER OBTAINED A VA-GUARANTEED HOME LOAN (If "NA," skip to Item 14) | 10B. DATE OF LOAN (Month and Year) | 10C. STREET ADDRESS | 10D. CITY AND STATE |
| | | | |
| 11A. ARE YOU APPLYING FOR THE ONE-TIME ONLY RESTORATION OF ENTITLEMENT TO PURCHASE ANOTHER HOME? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Items 11B through 11D) | 11B. DATE OF LOAN (Month and Year) | 11C. STREET ADDRESS | 11D. CITY AND STATE |
| 12A. ARE YOU APPLYING FOR A RESTORATION OF ENTITLEMENT TO OBTAIN A REGULAR (CASH-OUT) REFINANCE ON YOUR CURRENT HOME? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Items 12B through 12D) | 12B. DATE OF LOAN (Month and Year) | 12C. STREET ADDRESS | 12D. CITY AND STATE |
| 13A. ARE YOU REFINANCING AN EXISTING VA LOAN TO OBTAIN A LOWER INTEREST RATE WITHOUT RECEIVING ANY CASH PROCEEDS (IRRRL)? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Items 13B through 13D) | 13B. DATE OF LOAN (Month and Year) | 13C. STREET ADDRESS | 13D. CITY AND STATE |

I CERTIFY THAT the statements in this document are true and complete to the best of my knowledge.

| | |
|--|------------------|
| 14A. SIGNATURE OF VETERAN (Do NOT print) | 14B. DATE SIGNED |
|--|------------------|

FEDERAL STATUTES PROVIDE SEVERE PENALTIES FOR FRAUD, INTENTIONAL MISREPRESENTATION, CRIMINAL CONNIVANCE OR CONSPIRACY PURPOSED TO INFLUENCE THE ISSUANCE OF ANY GUARANTY OR INSURANCE BY THE SECRETARY OF VETERANS AFFAIRS

| | |
|---|---------------|
| FOR VA USE ONLY (Please do not write below this line) | DATE RETURNED |
|---|---------------|

REASON(S) FOR RETURN

INSTRUCTIONS FOR VA FORM 26-1880

PRIVACY ACT NOTICE - VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 38, Code of Federal Regulations 1.576 for routine uses (for example: the authorized release of information to Congress when requested for statistical purposes) identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Vendor Loan Applicant Records - VA, and published in the Federal Register. Your obligation to respond is required in order to determine the qualifications for a loan.

RESPONDENT BURDEN - This information is needed to help determine a veteran's qualifications for a VA guaranteed home loan Title 38, U.S.C., section 3702, authorizes collection of this information. We estimate that you will need an average of 15 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at www.reginfo.gov/public/do/PRAMain. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

A. YOUR IDENTIFYING INFORMATION

Item 1 - Tell us your complete name, *as you would like it to appear on your Certificate of Eligibility (COE)*.

Item 4B - If you served under another name, provide the name as it appears on your discharge certificate (DD Form 214)

Item 7 - You can have your Certificate of Eligibility sent to you at your current mailing address, or directly to your lender, or to any mailing address you provide in Item 7B

Item 8B - In most cases, your VA claim number is the same as your Social Security Number. If you are not sure of your VA claim number, leave this field blank.

B. MILITARY SERVICE

Item 9 - **NOTE** - Cases involving other than honorable discharges will usually require further development by VA. This is necessary to determine if the service was under other than dishonorable conditions

Item 9A - If you are currently serving on regular active duty, eligibility can usually be established based on data in VA systems. However, in some situations you may be asked to provide a statement of service signed by, or by direction of, the adjutant, personnel officer, or commander of your unit or higher headquarters. The statement may be in any format, usually a standard or bulleted memo is sufficient. It should identify you by name and social security number, and provide (1) your date of entry on your current active duty period and (2) the duration of any time lost (or a statement noting there has been no lost time). Generally this should be on military letterhead.

Item 9B - **Active Service (not including Active Duty Training or Active Guard Reserve service)** - the best evidence to show your service is your discharge certificate (DD Form 214) showing active duty dates and type of discharge. If you were separated after October 1, 1979, the DD214 was issued in several parts (copies). We are required to have a copy showing the character of service (Item 24) and the narrative reason for separation (Item 28). We prefer the MEMBER-4 copy, however, we can accept any copy that contains these items. The copy number is shown on the bottom right of the form. We don't need the original, a photocopy is acceptable. Any Veterans Services Representative in the nearest Department of Veterans Affairs office or center will assist you in securing necessary proof of military service

Item 9C - **National Guard Service:** You may submit NGB Form 22, Report of Separation and Record of Service, or NGB Form 23, Retirement Points Accounting, or their equivalent. We are required to have a copy showing character of service.

Selected Reserve Service (Including Active Duty Training and Active Guard Reserve) - You may submit a copy of your latest annual retirement points statement and evidence of honorable service. There is no single form used by the Reserves similar to the DD Form 214 or NGB Form 22. The following forms are commonly used, but others may be acceptable:

| | |
|----------------------|-----------------|
| Army Reserve | DARP FM 249-2E |
| Naval Reserve | NRPC 1070-124 |
| Air Force Reserve | AF 526 |
| Marine Corps Reserve | NA VMC 798 |
| Coast Guard Reserve | CG 4174 or 4175 |

If you are still serving in the Selected Reserves or the National Guard, you must include an original statement of service signed by, or by the direction of, the adjutant, personnel officer, or commander of your unit or higher headquarters showing your date of entry and the length of time that you have been a member of the Selected Reserves. At least 6 years of honorable service must be documented.

C. PREVIOUS LOANS

Items 10 through 14. Your eligibility is reusable depending on the circumstances. Normally, if you have paid off your prior VA loan and no longer own the home, you can have your used eligibility restored for additional use. Also, on a one-time only basis, you may have your eligibility restored if your prior VA loan has been paid in full but you still own the home. Normally VA receives notification that a loan has been paid. In some instances, it may be necessary to include evidence that a previous VA loan has been paid in full. Evidence can be in the form of a paid-in-full statement from the former lender, a satisfaction of mortgage from the clerk of court in the county where the home is located, or a copy of the HUD-1 settlement statement completed in connection with a sale of the home or refinance of the prior loan. Many counties post public documents (like the satisfaction of mortgage) online.

Item 11A. **One-Time Restoration.** If you have paid off your VA loan, but still own the home purchased with that loan, you may apply for a one-time only restoration of your entitlement in order to purchase another home that will be your primary residence. Once you have used your one-time restoration, you must sell all homes before any other entitlement can be restored.

Item 12A. **Regular (cash-out) Refinance.** You may refinance your current VA or non-VA loan in order to pay off the mortgage and/or other liens of record on the home. This type of refinance requires an appraisal and credit qualifying.

Item 13A. **Interest Rate Reduction Refinancing Loan (IRRRL).** You may refinance the balance of your current VA loan in order to obtain a lower interest rate, or convert a VA adjustable rate mortgage to a fixed rate. The new loan may not exceed the sum of the outstanding balance on the existing VA loan, plus allowable fees and closing costs, including VA funding fee and up to 2 discount points. You may also add up to \$6,000 of energy efficiency improvements into the loan. A certificate of eligibility is not required for IRRRL. Instead, a Prior Loan Validation, obtained through our online system WebLGY can be used in lieu of COE. Presently, this application is only available to lenders. In WebLGY, a lender can select Eligibility from the toolbar and then Prior Loan Validation. Enter the veteran's Social Security Number and Last Name. The system will then, in most cases, pull up the veteran's active loan information. Print the prior Loan Validation screen and use it in lieu of the COE.

BORROWER'S CERTIFICATION AND AUTHORIZATION

CERTIFICATION

1. I/We have applied for a direct mortgage loan from the Department of Veterans Affairs. In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payments, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents nor did I/we omit any pertinent information.
2. I/We understand and agree that the Department of Veterans Affairs direct mortgage loan review process is a full documentation program. This includes verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both to knowingly make any false statement when applying for this mortgage, as application under the provision of Title 18, United States Code, Section 1001, et. Seq..

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a direct mortgage loan from the Department of Veterans Affairs. As part of the application process, the Department of Veterans Affairs may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control/audit, I/we agree to cooperate fully with the Department of Veterans Affairs.
2. I/We authorize you to provide the Department of Veterans Affairs any and all information and documentation that they request. Such information includes, but is not limited to employment history and income, bank, money market and similar account balances; credit history and copies of income tax returns.
3. The Department of Veterans Affairs may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to the Department of Veterans Affairs is appreciated.

Borrower's Signature

Social Security No.

Date

Co-Borrower's Signature

Social Security No.

Date



Department of Veterans Affairs

VERIFICATION OF VA BENEFITS

PRIVACY ACT NOTICE: The VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 5, Code of Federal Regulations 1.576 for routine uses (i.e., information concerning a veteran's indebtedness to the United States by virtue of a person's participation in a benefits program administered by VA may be disclosed to any third party, except consumer reporting agencies) as identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records and Vendee Loan Applicant Records - VA, and published in the Federal Register. Your obligation to respond is required to obtain or retain benefits. Giving us your SSN account information is voluntary. Refusal to provide your SSN by itself will not result in the denial of benefits. The VA will not deny an individual benefits for refusing to provide his or her SSN unless the disclosure of the SSN is required by a Federal Statute of law in effect prior to January 1, 1975, and still in effect.

| | |
|--|---|
| <p>TO: NAME AND ADDRESS OF LENDER <i>(Complete mailing address including ZIP Code)</i></p> <p>VA REGIONAL OFFICE LOAN GUARANTY DIVISION P.O. BOX 50188 HONOLULU, HI 96850</p> | <p>INSTRUCTIONS TO LENDER</p> <p>Complete this form ONLY if the veteran/applicant:</p> <ul style="list-style-type: none"> • is receiving VA disability payments; or • has received VA disability payments; or • would receive VA disability payments but for receipt of retired pay; or • is surviving spouse of a veteran who died on active duty or as a result of a service-connected disability • has filed a claim for VA disability benefits prior to discharge from active duty service <p>Complete Items 1 through 10. Send the completed form to the appropriate VA Regional Loan Center where it will be processed and returned to the Lender. The completed form must be retained as part of the lender's loan origination package.</p> |
|--|---|

| | |
|---|-------------------------------|
| 1. NAME OF VETERAN <i>(First, middle, last)</i> | 2. CURRENT ADDRESS OF VETERAN |
| 3. DATE OF BIRTH | |

| | | |
|---|---------------------------|---|
| 4. VA CLAIM FOLDER NUMBER <i>(C-File No., if known)</i> | 5. SOCIAL SECURITY NUMBER | 6. SERVICE NUMBER <i>(If different from Social Security Number)</i> |
|---|---------------------------|---|

7. I HEREBY CERTIFY THAT I DO DO NOT have a VA benefit-related indebtedness to my knowledge. I authorize VA to furnish the information listed below.

8. I HEREBY CERTIFY THAT I HAVE HAVE NOT filed a claim for VA disability benefits prior to discharge from active duty service *(I am presently still on active duty.)*

| | |
|-------------------------|-----------------|
| 9. SIGNATURE OF VETERAN | 10. DATE SIGNED |
|-------------------------|-----------------|

FOR VA USE ONLY

- The above named veteran does not have a VA benefit-related indebtedness
- The veteran has the following VA benefit-related indebtedness

VA BENEFIT-RELATED INDEBTEDNESS *(If any)*

| TYPE OF DEBT(S) | AMOUNT OF DEBT(S) |
|-----------------|-------------------|
| | |
| | |

TERM OF REPAYMENT PLAN *(If any)*

- Veteran is exempt from funding fee due to receipt of service-connected disability compensation of \$ _____ monthly. *(Unless checked, the funding fee receipt must be remitted to VA with VA Form 26-1820, Report and Certification of Loan Disbursement)*
- Veteran is exempt from funding fee due to entitlement to VA compensation benefits upon discharge from service.
- Veteran is not exempt from funding fee due to receipt of nonservice-connected pension of \$ _____ monthly. **LOAN APPLICATION WILL REQUIRE PRIOR APPROVAL PROCESSING BY VA.**
- Veteran has been rated incompetent by VA. **LOAN APPLICATION WILL REQUIRE PRIOR APPROVAL PROCESSING BY VA.**
- Insufficient information. VA cannot identify the veteran with the information given. Please furnish more complete information, or a copy of a DD Form 214 or discharge papers. If on active duty, furnish a statement of service written on official government letterhead, signed by the adjutant, personnel officer, or commanding officer. The statement should include name, birth date, service number, entry date and time lost.

| | |
|-------------------------------|-------------|
| SIGNATURE OF AUTHORIZED AGENT | DATE SIGNED |
|-------------------------------|-------------|

RESPONDENT BURDEN: We need this information to determine, establish, or verify your eligibility for VA Loan Guaranty Benefits and to determine if you are exempt from paying the VA Funding Fee. Title 38, United States Code, allows us to ask for this information. We estimate that you will need an average of 5 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at www.whitehouse.gov/library/omb/OMBINV_VA_EPA.html#VA. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.



Department of Veterans Affairs

REQUEST FOR VERIFICATION OF EMPLOYMENT

Privacy Act Notice: VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 38, Code of Federal Regulations 1.576 for routine uses (i.e., information verifying an applicant's employment may be disclosed to a prospective mortgagee proposing to make a guaranteed loan on the veteran applicant's behalf) as identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records and Vendee Loan Applicant Records - VA, and published in the Federal Register. Your obligation to respond is voluntary, but failure to provide requested information could impede processing.

Respondent Burden: We need this information to help determine a veteran's qualifications for a VA-guaranteed loan. Title 38, United States Code, allows us to ask for this information. We estimate that you will need an average of 10 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at www.whitehouse.gov/omb/library/OMB/NV.VA.EPA.html#VA. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

Lender or Local Processing Agency (LPA) completes Items 1 through 6 and has the applicant sign in Item 7. Forward the completed form directly to the employer named in Item 1.

Employer completes either parts II and IV or parts III and IV. Return the form directly to the lender or local processing agency named in Item 3 of part I.

PART I - REQUEST CERTIFICATION

| | | | |
|---|-------------------|---|--|
| 1. NAME AND ADDRESS OF EMPLOYER | | 2. NAME AND ADDRESS OF APPLICANT | |
| 3. NAME AND ADDRESS OF LENDER OR LOCAL PROCESSING AGENT (LPA) NORTHERN MARIANAS HOUSING CORPORATION P.O. BOX 500514, SAIPAN, MP 96950 | | | |
| I CERTIFY THAT this verification has been sent directly to the employer and has not passed through the hands of the applicant or any other interested party. | | | |
| 4A. SIGNATURE OF LENDER, OFFICIAL OF LPA, OR USDA LOAN PACKAGER X <i>Ch B. Pal</i> | | 4B. TITLE OF LENDER, OFFICIAL OF LPA, OR USDA LOAN PACKAGER <i>NMHC Mortgage Manager</i> | |
| 5. DATE | 6. VA OR USDA NO. | | |
| I have applied for a mortgage loan or rehabilitation loan and stated that I am/was employed by you. My signature in the block authorizes verification of my employment information. | | 7. APPLICANT'S SIGNATURE AND EMPLOYEE IDENTIFICATION X | |

PART II - VERIFICATION OF PRESENT EMPLOYMENT

| | | | | | |
|---|---|---|---|---|---------|
| 8. PRESENT POSITION | 9. DATE OF EMPLOYMENT | 10. PROBABILITY OF CONTINUED EMPLOYMENT | 11A. PAID BY: SALARY <input type="checkbox"/> YES <input type="checkbox"/> NO COMMISSION <input type="checkbox"/> YES <input type="checkbox"/> NO | 11B. IS OVERTIME/BONUS LIKELY TO CONTINUE? OVERTIME <input type="checkbox"/> YES <input type="checkbox"/> NO BONUS <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| 12. CURRENT BASE PAY <input type="checkbox"/> ANNUAL <input type="checkbox"/> MONTHLY <input type="checkbox"/> WEEKLY <input type="checkbox"/> HOURLY <input type="checkbox"/> OTHER (Specify) | 14A. MONTHLY TAXABLE PAY (For Military Personnel Only) | | BASE PAY | CAREER PAY | PRO PAY |
| 13A. BASE EARNINGS YEAR-TO-DATE PAST YEAR \$ \$ | FLIGHT PAY | | \$ | OTHER (Specify) | \$ |
| 13B. OVERTIME YEAR-TO-DATE PAST YEAR \$ \$ | 14B. MONTHLY NONTAXABLE PAY (For Military Personnel Only) | | | | |
| 13C. COMMISSION YEAR-TO-DATE PAST YEAR \$ \$ | QUARTERS | VHA | CLOTHING | | |
| 13D. BONUSES YEAR-TO-DATE PAST YEAR \$ \$ | RATIONS | OTHER (Specify) | | | |
| 15. REMARKS: IF PAID HOURLY, PLEASE INDICATE AVERAGE HOURS WORKED EACH WEEK DURING CURRENT AND PAST YEAR | | | | | |

PART III - VERIFICATION OF PREVIOUS EMPLOYMENT

| | | | | | |
|---|--|-------------------------|----------|-------------|-------|
| 16. SALARY/WAGE AT TERMINATION: <input type="checkbox"/> YEARLY <input type="checkbox"/> MONTHLY <input type="checkbox"/> WEEKLY | | BASE PAY | OVERTIME | COMMISSIONS | BONUS |
| | | \$ | \$ | \$ | \$ |
| 17. DATES OF EMPLOYMENT FROM TO | | 18. REASONS FOR LEAVING | | | |
| 19. POSITION HELD | | | | | |

PART IV - CERTIFICATION Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by VA or USDA Administrators.

| | | | |
|------------------------|-----------------------|--|----------|
| 20. SIGNATURE X | 21. TITLE OF EMPLOYER | 22. EMPLOYER'S TELEPHONE NO. (Include Area Code) | 23. DATE |
|------------------------|-----------------------|--|----------|



Department of Veterans Affairs

REQUEST FOR VERIFICATION OF EMPLOYMENT

Privacy Act Notice: VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 38, Code of Federal Regulations 1.576 for routine uses (i.e., information verifying an applicant's employment may be disclosed to a prospective mortgagee proposing to make a guaranteed loan on the veteran applicant's behalf) as identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records and Vendor Loan Applicant Records - VA, and published in the Federal Register. Your obligation to respond is voluntary, but failure to provide requested information could impede processing.

Respondent Burden: We need this information to help determine a veteran's qualifications for a VA-guaranteed loan. Title 38, United States Code, allows us to ask for this information. We estimate that you will need an average of 10 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at www.whitehouse.gov/omb/library/OMBINV.VA.EPA.html#VA. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

Lender or Local Processing Agency (LPA) completes Items 1 through 6 and has the applicant sign in Item 7. Forward the completed form directly to the employer named in Item 1.

Employer completes either parts II and IV or parts III and IV. Return the form directly to the lender or local processing agency named in Item 3 of part I.

PART I - REQUEST CERTIFICATION

| | |
|---------------------------------|----------------------------------|
| 1. NAME AND ADDRESS OF EMPLOYER | 2. NAME AND ADDRESS OF APPLICANT |
|---------------------------------|----------------------------------|

3. NAME AND ADDRESS OF LENDER OR LOCAL PROCESSING AGENT (LPA)
 NORTHERN MARIANAS HOUSING CORPORATION
 P.O. BOX 500514, SAIPAN, MP 96950

I CERTIFY THAT this verification has been sent directly to the employer and has not passed through the hands of the applicant or any other interested party.

| | |
|--|---|
| 4A. SIGNATURE OF LENDER, OFFICIAL OF LPA, OR USDA LOAN PACKAGER X <i>Ch B. Park</i> | 4B. TITLE OF LENDER, OFFICIAL OF LPA, OR USDA LOAN PACKAGER <i>NMHC Mortgage Manager</i> |
|--|---|

| | |
|---------|-------------------|
| 5. DATE | 6. VA OR USDA NO. |
|---------|-------------------|

| | |
|---|---|
| I have applied for a mortgage loan or rehabilitation loan and stated that I am/vas employed by you. My signature in the block authorizes verification of my employment information. | 7. APPLICANT'S SIGNATURE AND EMPLOYEE IDENTIFICATION X |
|---|---|

PART II - VERIFICATION OF PRESENT EMPLOYMENT

| | | | | |
|---|---|---|---|---|
| 8. PRESENT POSITION | 9. DATE OF EMPLOYMENT | 10. PROBABILITY OF CONTINUED EMPLOYMENT | 11A. PAID BY: SALARY <input type="checkbox"/> YES <input type="checkbox"/> NO COMMISSION <input type="checkbox"/> YES <input type="checkbox"/> NO | 11B. IS OVERTIME/BONUS LIKELY TO CONTINUE? OVERTIME <input type="checkbox"/> YES <input type="checkbox"/> NO BONUS <input type="checkbox"/> YES <input type="checkbox"/> NO |
| 12. CURRENT BASE PAY <input type="checkbox"/> ANNUAL <input type="checkbox"/> MONTHLY <input type="checkbox"/> WEEKLY <input type="checkbox"/> HOURLY <input type="checkbox"/> OTHER (Specify) | 14A. MONTHLY TAXABLE PAY (For Military Personnel Only) | | | |
| 13A. BASE EARNINGS YEAR-TO-DATE PAST YEAR \$ \$ | BASE PAY | CAREER C PAY | PRO PAY | |
| 13B. OVERTIME YEAR-TO-DATE PAST YEAR \$ \$ | FLIGHT PAY | OTHER (Specify) | | |
| 13C. COMMISSION YEAR-TO-DATE PAST YEAR \$ \$ | 14B. MONTHLY NONTAXABLE PAY (For Military Personnel Only) | | | |
| 13D. BONUSES YEAR-TO-DATE PAST YEAR \$ \$ | QUARTERS | VHA | CLOTHING | |
| | RATIONS | OTHER (Specify) | | |

15. REMARKS: IF PAID HOURLY, PLEASE INDICATE AVERAGE HOURS WORKED EACH WEEK DURING CURRENT AND PAST YEAR

PART III - VERIFICATION OF PREVIOUS EMPLOYMENT

| | | | | |
|---|-------------------------|-------------|----------------|----------|
| 16. SALARY/WAGE AT TERMINATION: <input type="checkbox"/> YEARLY <input type="checkbox"/> MONTHLY <input type="checkbox"/> WEEKLY | BASE PAY \$ | OVERTIME \$ | COMMISSIONS \$ | BONUS \$ |
| 17. DATES OF EMPLOYMENT FROM TO | 18. REASONS FOR LEAVING | | | |
| 19. POSITION HELD | | | | |

PART IV - CERTIFICATION Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by VA or USDA Administrators.

| | | | |
|------------------------|-----------------------|--|----------|
| 20. SIGNATURE X | 21. TITLE OF EMPLOYER | 22. EMPLOYER'S TELEPHONE NO. (Include Area Code) | 23. DATE |
|------------------------|-----------------------|--|----------|

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below)

| | | | |
|--|--------------------|--|---|
| Borrower | Co-Borrower | I. TYPE OF MORTGAGE AND TERMS OF LOAN | |
| Mortgage Applied for: <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain) _____ <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service | | Agency Case Number | Lender Case Number |
| Amount \$ | Interest Rate % | No. of Months | Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain) _____ <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type) _____ |

| | |
|--|---|
| II. PROPERTY INFORMATION AND PURPOSE OF LOAN | |
| Subject Property Address (street, city, state & ZIP) | No. of Units |
| Legal Description of Subject Property (attach description if necessary) | Year Built |
| Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain) _____ <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent | Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment |

Complete this line if construction or construction-permanent loan.

| | | | | | |
|-------------------|---------------|-----------------------|--------------------------|--------------------------|---------------|
| Year Lot Acquired | Original Cost | Amount Existing Liens | (a) Present Value of Lot | (b) Cost of Improvements | Total (a + b) |
| | \$ | \$ | \$ | \$ | \$ 0.00 |

Complete this line if this is a refinance loan.

| | | | | |
|---------------|---------------|-----------------------|----------------------|---|
| Year Acquired | Original Cost | Amount Existing Liens | Purpose of Refinance | Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made |
| | \$ | \$ | | Cost: \$ |

| | | |
|--|------------------------------------|--|
| Title will be held in what Name(s) | Manner in which Title will be held | Estate will be held in <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) |
| Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) | | |

| | | | |
|--|---|--|-------------|
| Borrower | Co-Borrower | | |
| III. BORROWER INFORMATION | | | |
| Borrower's Name (include Jr. or Sr. if applicable) | | Co-Borrower's Name (include Jr. or Sr. if applicable) | |
| Social Security Number | Home Phone (incl. area code) | DOB (mm/dd/yyyy) | Yrs. School |
| <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include <input type="checkbox"/> Separated single, divorced, widowed) | Dependents (not listed by Co-Borrower) no. _____ ages _____ | | |
| Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. | | Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. | |
| Mailing Address, if different from Present Address | | Mailing Address, if different from Present Address | |
| <i>If residing at present address for less than two years, complete the following:</i> | | | |
| Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. | | Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. | |

| | | | |
|---|----------------------------------|---|----------------------------------|
| Borrower | Co-Borrower | | |
| IV. EMPLOYMENT INFORMATION | | | |
| Name & Address of Employer <input type="checkbox"/> Self Employed | | Name & Address of Employer <input type="checkbox"/> Self Employed | |
| Yrs. on this job | | Yrs. on this job | |
| Yrs. employed in this line of work/profession | | Yrs. employed in this line of work/profession | |
| Position/Title/Type of Business | Business Phone (incl. area code) | Position/Title/Type of Business | Business Phone (incl. area code) |

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

| Borrower | | IV. EMPLOYMENT INFORMATION (cont'd) | | Co-Borrower | |
|---------------------------------|--|-------------------------------------|---------------------------------|--|-------------------|
| Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from - to) | Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from - to) |
| | | Monthly Income | | | Monthly Income |
| | | \$ | | | \$ |
| Position/Title/Type of Business | Business Phone (incl. area code) | | Position/Title/Type of Business | Business Phone (incl. area code) | |
| Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from - to) | Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from - to) |
| | | Monthly Income | | | Monthly Income |
| | | \$ | | | \$ |
| Position/Title/Type of Business | Business Phone (incl. area code) | | Position/Title/Type of Business | Business Phone (incl. area code) | |

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

| Gross Monthly Income | Borrower | Co-Borrower | Total | Combined Monthly Housing Expense | Present | Proposed |
|---|----------------|----------------|----------------|----------------------------------|----------------|----------------|
| Base Empl Income* | \$ | \$ | \$ 0.00 | Rent | \$ | |
| Overtime | | | 0.00 | First Mortgage (P&I) | | \$ |
| Bonuses | | | 0.00 | Other Financing (P&I) | | |
| Commissions | | | 0.00 | Hazard Insurance | | |
| Dividends/Interest | | | 0.00 | Real Estate Taxes | | |
| Net Rental Income | | | 0.00 | Mortgage Insurance | | |
| Other (before completing, see the notice in "describe other income," below) | | | 0.00 | Homeowner Assn Dues | | |
| | | | | Other | | |
| Total | \$ 0.00 | \$ 0.00 | \$ 0.00 | Total | \$ 0.00 | \$ 0.00 |

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income

Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

| B/C | Monthly Amount |
|-----|----------------|
| | \$ |
| | |
| | |

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis, otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed Jointly Not Jointly

| ASSETS | | Cash or Market Value | LIABILITIES | | Monthly Payment & Months Left to Pay | Unpaid Balance |
|---|----|----------------------|---|--|--------------------------------------|----------------|
| Description | | | Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property. | | | |
| Cash deposit toward purchase held by: | | \$ | Name and address of Bank, S&L, or Credit Union | | \$ Payment/Months | \$ |
| <i>List checking and savings accounts below</i> | | | Name and address of Company | | | |
| Acct. no. | \$ | | Acct. no. | | | |
| Name and address of Bank, S&L, or Credit Union | | | Name and address of Company | | \$ Payment/Months | \$ |
| Acct. no. | \$ | | Acct. no. | | | |
| Name and address of Bank, S&L, or Credit Union | | | Name and address of Company | | \$ Payment/Months | \$ |
| Acct. no. | \$ | | Acct. no. | | | |

VI. ASSETS AND LIABILITIES (cont'd)

| | | | | | |
|---|---------|--|---------|-----------------------------|---------|
| Name and address of Bank, S&L, or Credit Union | | Name and address of Company | | \$ Payment/Months | \$ |
| Acct no. | \$ | Acct no. | | | |
| Stocks & Bonds (Company name/ number & description) | | Name and address of Company | | \$ Payment/Months | \$ |
| | \$ | Acct no. | | | |
| Life insurance net cash value | | Name and address of Company | | \$ Payment/Months | \$ |
| Face amount: \$ | | | | | |
| Subtotal Liquid Assets | | | | | |
| | \$ 0.00 | | | | |
| Real estate owned (enter market value from schedule of real estate owned) | | | | | |
| Vested interest in retirement fund | | | | | |
| Net worth of business(es) owned (attach financial statement) | | Acct no. | | | |
| Automobiles owned (make and year) | | Alimony/Child Support/Separate Maintenance Payments Owed to: | | \$ | |
| Other Assets (itemize) | | Job-Related Expense (child care, union dues, etc.) | | \$ | |
| | | Total Monthly Payments | | \$ | |
| Total Assets a. | \$ 0.00 | Net Worth (a minus b) | \$ 0.00 | Total Liabilities b. | \$ 0.00 |

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

| Property Address (enter S if sold, PS if pending sale or R if rental being held for income) | Type of Property | Present Market Value | Amount of Mortgages & Liens | Gross Rental Income | Mortgage Payments | Insurance, Maintenance, Taxes & Misc. | Net Rental Income |
|---|------------------|----------------------|-----------------------------|---------------------|-------------------|---------------------------------------|-------------------|
| | | \$ | \$ | \$ | \$ | \$ | \$ |
| | | | | | | | |
| | | | | | | | |
| Totals | | \$ 0.00 | \$ 0.00 | \$ 0.00 | \$ 0.00 | \$ 0.00 | \$ |

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

| Alternate Name | Creditor Name | Account Number |
|----------------|---------------|----------------|
| | | |

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

| | | | | | | |
|---|------|--|--|--|--|--|
| a. Purchase price | \$ | <p>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</p> <p>a. Are there any outstanding judgments against you? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b. Have you been declared bankrupt within the past 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>d. Are you a party to a lawsuit? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)</p> | <p>Borrower</p> <p>Yes No</p> | | <p>Co-Borrower</p> <p>Yes No</p> | |
| b. Alterations, improvements, repairs | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| c. Land (if acquired separately) | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| d. Refinance (incl. debts to be paid off) | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| e. Estimated prepaid items | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| f. Estimated closing costs | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| g. PMI, MIP, Funding Fee | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| h. Discount (if Borrower will pay) | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| i. Total costs (add items a through h) | 0.00 | | | | | |

| VII. DETAILS OF TRANSACTION | | VIII. DECLARATIONS | | | | |
|-----------------------------|--|---|--------------------------|--------------------------|--------------------------|--------------------------|
| | | If you answer "Yes" to any question a through l, please use continuation sheet for explanation. | Borrower | | Co-Borrower | |
| | | | Yes | No | Yes | No |
| j. | Subordinate financing | | | | | |
| k. | Borrower's closing costs paid by Seller | f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| l. | Other Credits (explain) | g. Are you obligated to pay alimony, child support, or separate maintenance? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| m. | Loan amount (exclude PMI, MIP, Funding Fee financed) | h. Is any part of the down payment borrowed? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| n. | PMI, MIP, Funding Fee financed | i. Are you a co-maker or endorser on a note? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| o. | Loan amount (add m & n) | | | | | |
| p. | Cash from/to Borrower (subtract j, k, l & o from i) | j. Are you a U.S. citizen? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | 0.00 | k. Are you a permanent resident alien? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | l. Do you intend to occupy the property as your primary residence? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | If "Yes," complete question m below. | | | | |
| | | m. Have you had an ownership interest in a property in the last three years? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | (1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)? | _____ | | _____ | |
| | | (2) How did you hold title to the home—by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? | _____ | | _____ | |

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq., (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application, (3) the property will not be used for any illegal or prohibited purpose or use, (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan, (5) the property will be occupied as indicated in this application, (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

| | | | |
|---------------------------|------|------------------------------|------|
| Borrower's Signature X | Date | Co-Borrower's Signature X | Date |
|---------------------------|------|------------------------------|------|

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

| BORROWER | | I do not wish to furnish this information | | CO-BORROWER | | I do not wish to furnish this information | |
|------------|--|---|--|-------------|--|---|--|
| Ethnicity: | <input type="checkbox"/> Hispanic or Latino | <input type="checkbox"/> Not Hispanic or Latino | | Ethnicity: | <input type="checkbox"/> Hispanic or Latino | <input type="checkbox"/> Not Hispanic or Latino | |
| Race: | <input type="checkbox"/> American Indian or Alaska Native | <input type="checkbox"/> Asian | <input type="checkbox"/> Black or African American | Race: | <input type="checkbox"/> American Indian or Alaska Native | <input type="checkbox"/> Asian | <input type="checkbox"/> Black or African American |
| | <input type="checkbox"/> Native Hawaiian or Other Pacific Islander | <input type="checkbox"/> White | | | <input type="checkbox"/> Native Hawaiian or Other Pacific Islander | <input type="checkbox"/> White | |
| Sex: | <input type="checkbox"/> Female | <input type="checkbox"/> Male | | Sex: | <input type="checkbox"/> Female | <input type="checkbox"/> Male | |

To be Completed by Loan Originator:
This information was provided:
 In a face-to-face interview
 In a telephone interview
 By the applicant and submitted by fax or mail
 By the applicant and submitted via e-mail or the Internet

| | |
|--|--|
| Loan Originator's Signature X | Date |
| Loan Originator's Name (print or type) | Loan Originator Identifier |
| | Loan Originator's Phone Number (including area code) |
| Loan Origination Company's Name | Loan Origination Company Identifier |
| | Loan Origination Company's Address |

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower

Borrower

Agency Case Number

Co-Borrower

Lender Case Number

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

| | | | |
|---------------------------|------|------------------------------|------|
| Borrower's Signature X | Date | Co-Borrower's Signature X | Date |
|---------------------------|------|------------------------------|------|