



NORTHERN MARIANAS HOUSING CORPORATION

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

Email: nmhc@nmhc.gov.mp

Website: <http://www.nmhc.gov.mp>

Tels: (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 the CNMI is \$548,250 for a term of thirty (30) years. Veterans may purchase, construct or improve owner-occupied residential dwellings. Current interest rate is 4.50% as of April 25, 2022. 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
- Information on other income, if any (rental, business, etc.)
- Filed 1040 Tax Forms for years 2020 & 2021
- 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

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. Minimum deposit of \$3,000.00 to NMHC for loan processing related transactions (please note that fees maybe more depending on your loan amount)

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

“NMHC is an equal employment and fair housing public agency”

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

CDBG-DR OFFICE
TEL: (670) 233-9447/9448/9449

Tinian Field Office: Tel: (671) 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, actual loan closing fees could be more than \$3,000.00 depending on your loan amount. The higher the loan amount, the higher your closing costs will be.

- 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
- Compliance Inspector's Fee (\$1,200.00 or more depending on inspector)
- Interest Due at loan closing (a maximum of 30 days' interest)
- NMHC Loan Processing Fee \$500.00
- Mortgage Recordation Fee \$64.00-\$84.00

2. Maximum Loan Amount: \$548,250

3. Interest Rate: 4.50% (Effective April 25, 2022)

4. Loan to Value Ratio: 100%

NMHC APPROVED CONTRACTORS LIST

as of
1/27/2022

COMPANY NAME	MAILING ADDRESS	EMAIL ADDRESS	CONTACT	FAX#	CONTACT PERSON'S TITLE
1 Triple J. Saipan Inc.	P.O. Box 5000487 Saipan, MP 96950	michael.sablan@triplejhq.com	(670)234-1795	(670)234-7347	Mike S. Sablan, Vice President
2 Pacific Rim Land Development Inc.	PMB 583 P.O. Box 10000 Saipan, MP 96950	kstewart@pacificrimco.net	(670)285-4745	n/a	Keith J. Stewart, President
3 U.S.A. Fainter Corp. Ltd dba: G.C. Construction Contractor	PMB 1372 P.O. Box 10003 Saipan, MP 96950	sqian67@yahoo.com	234-5828 / 287-5988 / 5992 / 7078	n/a	Guoqa Qian (Steve), President
4 GPPC, Inc.	P.O. Box 504357 Saipan, MP 96950	dennisstupas@gppcinc.com	(670)285-3379 / (670) 234-7900	n/a	Dennis Tupas, Project Estimating Manager
5 C Pacific Corp dba: Five Star Builders	P.O. Box 503984 Saipan, MP 96950	cpacificcorp@gmail.com	(670)233-6927 / (670)287-5327	n/a	Freddie Catuina, President
6 Tinian Fuel Services dba: TLC General Contractor	P.O. Box 520800 Tinian, MP 96952	marlon@tinianservice.com	(670)433-4427 / (670)285-4054 [Marlon]	n/a	Marlon B. Alcantara, Operations Manager
7 Tang's Corporation	P.O. Box 502592 Saipan, MP 96950	kevinsaipan@gmail.com	(670)234-8866 / (670)989-2806 / (670)287-8866	n/a	Ting Jian Tang, President
8 Hong Ye Rental & Construction Ltd.	P.O. Box 502997 Saipan, MP 96950	mshue@hyconstr.com	(670)235-8770	n/a	Michael Sheu, President
9 Success International Corp. dba: M & R Construction	PMB 778 Box 10003 Saipan, MP 96950	successfulmj2010@gmail.com	(670)322-1558	(670)322-1548	Gun Jun Miao, President
10 Marianas Star Corporation	P.O. Box 502964 Saipan, MP 96950	marianas_star@yahoo.com	(670)234-5577	(670)322-1548	Byung-Soo Jun, President
11 Pedro Q. Dela Cruz dba: DK Brothers	P.O. Box 1320 Rota MP 96951	islashipping2019@gmail.com	(670)532-3117	(670)532-9888	Pedro Q. Dela Cruz, Proprietor
12 HBR International, Inc.	P.O. Box 5756 CHRB Saipan, MP 96950	hbrsaipan@yahoo.com	(670)235-3637 / (670)234-7576 / (670)235-5756	(670)235-4100	John Gilibert Saludez, Managing Director
13 D.K.K. Inc. dba: D.K.K. Construction	PMB 214 Mailbox 10005 Saipan, MP 96950	dkk.winners@gmail.com	(670)235-3315 or (670)285-1922	(670)235-3311	Sung Hun Kim, Construction Manager
14 Big Bell	P.O. Box 5423 CHRB Saipan, MP 96950	accounting@bigbellsaipan.com	(670)288-6108 / (670)483-4692	(670)288-2355	Gap Soo Kim, President
15 3K Corporation	P.O. Box 501489 Saipan, MP 96950	pk3kcorp@yahoo.com	(670) 235-2222 / (670) 235-3333	(670)235-3030	Paul S. Khang, President
16 Resources Management International, Corp.	P.O. Box 500732 Saipan, MP 96950	rmicsaipan@gmail.com	(670)235-7642	235-7642	Joaquin M. Mangiona, President
17 Alfredo J. Cabael dba: Fritz Pacific	P.O. Box 505023 Saipan, MP 96950	al@fritzpac.com	(670) 234-2664 / (670) 483-4663	n/a	Alfred J. Cabael, President
18 Winzy Corporation dba: RAD General Contractor	P.O. 5054 CHRB Saipan, MP 96950	winzycorporation@gmail.com	(670)234-1595 / (670)284-3870	n/a	Rogello A. Daduch, President
19 Be To Corporation dba: Better Together	P.O. Box 7670 SVRB Saipan MP 96950	betocorp6708@gmail.com / richards.betocorp@gmail.com	(670)234-6708 / (670) 789-8837	n/a	Ashley Richards or Jae Hyun Kim, General Manager
20 Yantze Corporation	P.O. Box 500783 Saipan, MP 96950	saipanyantze@gmail.com	(670)235-6678 / (670)287-6676	n/a	Guoqiang He (Ken), President

NMHC APPROVED CONTRACTORS LIST

as of
1/27/2022.

COMPANY NAME	MAILING ADDRESS	EMAIL ADDRESS	CONTACT #	FAX #	CONTACT PERSON & TITLE
Fidelity International Corp., LLC dba: J.A.M. Construction	P.O. Box 7121 SYRB Saipan MP 96950	joy_mallari@yahoo.com / conceptionhizon@yahoo.com / cisneros_manny@yahoo.com	(670) 789-0119 Connie / (670) 287-1780 Manny / (671) 988-4535 Joven	n/a	Joven Mallari, President / Connie Hizon, Accountant / Manny Cisneros, Project Manager
Saipan Construction and Manpower Ltd.	P.O. Box 500149 Saipan, MP 96950	sconstructionmanpower@gmail.com	(670)235-5238	(670)235-5237	Barrie Ladd, Operations Manager
R.O.G.L. Corporation dba: GMP Construction	P.O. Box 7526 SYRB Saipan, MP 96950	louiegtha@yahoo.com	(670)234-9011 / (670)285-9857	(670)234-0441	Gina Iglesias, President or Louie Iglesias
MB Tech Micronesia, LLC	P.O. Box 504850 Saipan, MP 96950	yvenne15@yahoo.co.uk	(670)235-6622 / (670)287-0360 [Mike]	n/a	Mihesh (Mike) Balakishnan, General Manager
LPZ Enterprises, Inc. dba: D & A Construction	P.O. Box 502754 Saipan, MP 96950	lpzenterprises@yahoo.com	(670)234-9942 / (670)483-9942	n/a	Edward Navarro, General Manager
Paragon Corporation dba: Coreplus Construction	P.O. Box 10001, PMB 485 Saipan, MP 96950	noeticruz@coreplusconstruction.com	(670)233-8883	n/a	Noshi R. Cruz, Operations Manager
Printtek Incorporated dba: Printtek Construction	P.O. Box 504921 Saipan, MP 96950	printtek@yahoo.com	(670)235-0064 or (670)285-3899	n/a	John Torres or Allen Antonio
Motion Automotive Repair Center dba: R & D Construction	P.O. Box 504029 Saipan, MP 96950	rdconstruction670@yahoo.com	(670)235-3481 / 7388 / (670)789-7472	(670)235-7363	Donato Reyes, Supervisor
Way-Maker Corporation	P.O. Box 7820 SYRB Saipan, MP 96950	ealect2002@gmail.com or waymakersaipan@gmail.com	(670)234-4488 or (670) 483-4488	n/a	Yong Park (Alex), President
Dhanzel Corporation dba: Dhanzel General Contractor	P.O. Box 502457 SYRB Saipan, MP 96950	dann.jacolbe123@gmail.com or danzelcorp@gmail.com	(670)785-4432 / (670)234-0366	n/a	Danilo Jacolbe, Operations Manager
CMI-MGI Holdings LLC dba: 670 Builders	P.O. Box 502310 Saipan, MP 96950	670builders@gmail.com	(670)322-5789 / (670)989-8898	n/a	Christopher G. Imbo, President

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DEPARTMENT OF VETERANS AFFAIRS
HONOLULU REGIONAL OFFICE -459
DEPARTMENT OF VETERANS AFFAIRS
VARO (26) P.O. BOX 29020
HONOLULU, HI 96820 - 1420

AUTHORIZATION TO OBTAIN CREDIT REPORT

I authorize the Department of Veterans Affairs (VA) to obtain a consumer credit report on my behalf. The VA will use the credit report to assist in determining my credit worthiness in order to qualify for a Native American Direct Loan. VA will make every effort to process the loan quickly but I understand that subsequent reports may be necessary. Upon request, the VA will provide me with the name and address of the consumer reporting agency contacted to supply the report(s). I understand that the credit inquiries have the potential to impact my credit score but are necessary for me to secure approval of my VA Native American Direct Loan.

Signature Date

Signature Date

Veteran Name (Please print)

Co-borrower Name (Please print)

Social Security Number

Social Security Number



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

NMHC

FEB 1 9 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

FOR VA USE ONLY MAIL COMPLETED APPLICATION TO

 Department of Veterans Affairs	COE REF. NO.	THE REGIONAL LOAN CENTER OF
REQUEST FOR A CERTIFICATE OF ELIGIBILITY		REGIONAL LOAN CENTER ADDRESSES.

IMPORTANT: For faster processing, VA encourages you to visit the eBenefits portal at www.ebenefits.va.gov for your Certificate of Eligibility, or contact the lender of your choice to submit an application electronically. In most cases, an eligibility determination can be made instantly.

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)	
7. ADDRESS (Number and street or rural route, city or P.O., State and ZIP Code)		
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 Social Security Number) SERVICE NUMBER (If different from 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	SEPARATED	DATE	OFFICER OR ENLISTED
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 <input type="checkbox"/> NO (If "No," skip to Item 14) 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) YES (If)	10C. STREET ADDRESS	10D. CITY AND STATE
11A. ARE YOU APPLYING FOR THE ONE-TIME ONLY RESTORATION OF ENTITLEMENT TO PURCHASE ANOTHER HOME? YES 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? YES 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 ANY CASH PROCEEDS (IRRRL)? YES NO (If "Yes," complete Items 13B through 13D)	13B. DATE OF LOAN (Month and Year)	13C. STREET ADDRESS RECEIVING	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, sign in ink)	14B. DATE SIGNED
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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) REASON(S) FOR RETURN	DATE RETURNED
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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 Vendee 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. 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. 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.

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 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	DA FORM 5016
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 or Closing Disclosure 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.

If you live in:	Please send your completed application to:
Georgia, North Carolina, South Carolina, Tennessee	Department of Veterans Affairs Atlanta Regional Loan Center P.O. Box 100023 Decatur, GA 30031-7023
Connecticut, Delaware, Indiana, Maine, Massachusetts, Michigan, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont	Department of Veterans Affairs Cleveland Regional Loan Center 1240 East Ninth Street Cleveland, OH 44199
Alaska, Colorado, Idaho, Montana, Oregon, Utah, Washington, Wyoming	Department of Veterans Affairs Denver Regional Loan Center Box 25126 Denver, CO 80225
Hawaii, Guam, American Samoa Commonwealth of the Northern Marianas	Department of Veterans Affairs VA Regional Office Loan Guaranty Division (26) 459 Patterson Road Honolulu, HI 96819
Arkansas, Louisiana, Oklahoma, Texas	Department of Veterans Affairs Houston Regional Loan Center 6900 Almeda Road Houston, TX 77030-4200
Arizona, California, New Mexico, Nevada	Department of Veterans Affairs Phoenix Regional Loan Center 3333 N. Central Avenue Phoenix, AZ 85012-2402
District of Columbia, Kentucky, Maryland Virginia, West Virginia	Department of Veterans Affairs Roanoke Regional Loan Center 210 Franklin Road, S.W. Roanoke, VA 24011
Illinois, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Wisconsin	Department of Veterans Affairs St. Paul Regional Loan Center 1 Federal Drive, Ft. Snelling St. Paul, MN 55111-4050
Alabama, Florida, Mississippi, Puerto Rico, U.S. Virgin Islands	Department of Veterans Affairs St. Petersburg Regional Loan Center 9500 Bay Pines Blvd. St. Petersburg, FL 33744

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.

TO: NAME AND ADDRESS OF LENDER (Complete mailing address including ZIP Code)

VA REGIONAL OFFICE
LOAN GUARANTY DIVISION
P.O. BOX 50188
HONOLULU, HI 96850

INSTRUCTIONS TO LENDER

Complete this form ONLY if the veteran/applicant:

- 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

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.

1. NAME OF VETERAN (First, middle, last)	2. CURRENT ADDRESS OF VETERAN	
3. DATE OF BIRTH		
4. VA CLAIM FOLDER NUMBER (C-File No., if known)	5. SOCIAL SECURITY NUMBER	6. SERVICE NUMBER (If different from Social Security Number)

7. I HEREBY CERTIFY THAT I <input type="checkbox"/> DO <input type="checkbox"/> 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 <input type="checkbox"/> HAVE <input type="checkbox"/> 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
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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, 38VA26, 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. Pal</i>	4B. TITLE OF LENDER, OFFICIAL OF LPA, OR USDA LOAN PACKAGER <i>NMHC Mortgage Manager</i>
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5. DATE	6. VA OR USDA NO.
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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
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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
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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)
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13A. BASE EARNINGS YEAR-TO-DATE PAST YEAR \$ \$	BASE PAY \$ CAREER C PAY \$ PRO PAY \$
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13B. OVERTIME YEAR-TO-DATE PAST YEAR \$ \$	FLIGHT PAY \$ OTHER (Specify) \$
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13C. COMMISSION YEAR-TO-DATE PAST YEAR \$ \$	14B. MONTHLY NONTAXABLE PAY (For Military Personnel Only)
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13D. BONUSES YEAR-TO-DATE PAST YEAR \$ \$	QUARTERS \$ VHA \$ CLOTHING \$
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13D. BONUSES YEAR-TO-DATE PAST YEAR \$ \$	RATIONS \$ OTHER (Specify) \$
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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 \$
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17. DATES OF EMPLOYMENT FROM TO	18. REASONS FOR LEAVING
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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
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Department of Veterans Affairs

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 P.O. BOX 500514, SAIPAN, MP 96950

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4A. SIGNATURE OF LENDER, OFFICIAL OF LPA, OR USDA LOAN PACKAGER X <i>Ch. B. Pak</i>	4B. TITLE OF LENDER, OFFICIAL OF LPA, OR USDA LOAN PACKAGER <i>NMHC Mortgage Manager</i>
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5. DATE	6. VA OR USDA NO.
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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 G PAY \$ FRO PAY \$		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) \$		

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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			
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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)
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13A. BASE EARNINGS YEAR-TO-DATE	PAST YEAR
\$	\$

13B. OVERTIME YEAR-TO-DATE	PAST YEAR
\$	\$

13C. COMMISSION YEAR-TO-DATE	PAST YEAR
\$	\$

13D. BONUSES YEAR-TO-DATE	PAST YEAR
\$	\$

14A. MONTHLY TAXABLE PAY (For Military Personnel Only)

BASE PAY	CAREER C PAY	PRO PAY
\$	\$	\$

FLIGHT PAY	OTHER (Specify)
\$	\$

14B. MONTHLY NONTAXABLE PAY (For Military Personnel Only)

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 \$
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17. DATES OF EMPLOYMENT FROM TO

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20. SIGNATURE X	21. TITLE OF EMPLOYER	22. EMPLOYER'S TELEPHONE NO. (Include Area Code)	23. DATE
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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"/> FHA	<input type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain): Agency Case Number: _____ Lender Case Number: _____

Amount \$	Interest Rate %	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type):
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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"/> Refinance	<input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent
<input type="checkbox"/> Other (explain): _____	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)		

III. BORROWER INFORMATION

Borrower		Co-Borrower	
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
		Social Security Number	Home Phone (incl. area code)
		DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower) no. ages	
<input type="checkbox"/> Separated		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	
<input type="checkbox"/> Separated		<input type="checkbox"/> Separated	
Dependents (not listed by 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)		Present Address (street, city, state, ZIP)	
<input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs.		<input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs.	
Mailing Address, if different from Present Address		Mailing Address, if different from Present Address	

If residing at present address for less than two years, complete the following:

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.
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IV. EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Name & Address of Employer		Name & Address of Employer	
<input type="checkbox"/> Self Employed		<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		
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 Company	Monthly Payment & Months Left to Pay	Unpaid Balance
<i>List checking and savings accounts below</i>					
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.		
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	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (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.)	Borrower		Co-Borrower	
b. Alterations, improvements, repairs			Yes	No	Yes	No
c. Land (if acquired separately)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)						
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 i, 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"/>
		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l.	Other Credits (explain)	h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m.	Loan amount (exclude PMI, MIP, Funding Fee financed)					
n.	PMI, MIP, Funding Fee financed	j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o.	Loan amount (add m & n)	k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	0.00	l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p.	Cash from/to Borrower (subtract j, k, l & o from i)	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
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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"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White		Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <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
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