#### VA: 2900-0144 (exp. 11/30/2016) OMB Approval No. **HUD/VA Addendum to Uniform Residential Loan Application** HUD: 2502-0059 (exp. 04/30/2017) 4. Section of the Act Part I - Identifying Information (mark the type of application) 2. Agency Case No. (include any suffix) 3. Lender/Mortgagee Case No. (for HUD cases) VA Application for Home Loan Guaranty HUD/FHA Application for Insurance under the National Housing Act 5. Borrower's Name & Present Address (Include zip code) 8. Interest Rate 9. Proposed Maturity 7. Loan Amount (include the UFMIP if for HUD or Funding Fee if for VA) yrs mos. 10. Discount Amount 12a. Amount of Monthly 11. Amount of Up Front 12b Term of Monthly (only if borrower is Premium permitted to pay) /mo mos. 6. Property Address (including name of subdivision, lot & block no. & zip code) 13. Lender/Mortgagee I.D. Code 14. Sponsor / Agent I.D. Code 15. Lender/Mortgagee Name & Address (include zip code) 16. Name & Address of Sponsor / Agent 17. Lender/Mortgagee Telephone Number Type or Print all entries clearly Name of Loan Origination Company Tax ID of Loan Origination Company NMLS ID of Loan Origination Company **FHA Sponsored** Originations VA: The veteran and the lender hereby apply to the Secretary of Veterans Affairs for Guaranty of the loan described here under Section 3710, Chapter 37, Title 38, United States Code, to the full extent permitted by the veteran's entitlement and severally agree that the Regulations promulgated pursuant to Chapter 37, and in effect on the date of the loan shall govern the rights, duties, and liabilities of the parties. 20. Purpose of Loan (blocks 9 - 12 are for VA loans only) 18. First Time 19. VA Only Homebuver? Title will be Vested in: Veteran Purchase Existing Home Previously Occupied 7) Construct Home (proceeds to be paid out during construction) a. Yes Veteran & Spouse Finance Improvements to Existing Property 8) Finance Co-op Purchase b. No Other (specify) Refinance (Refi.) Purchase Permanently Sited Manufactured Home Purchase New Condo. Unit Purchase Permanently Sited Manufactured Home & Lot Purchase Existing Condo. Unit Refi. Permanently Sited Manufactured Home to Buy Lot 6) Purchase Existing Home Not Previously Occupied 12) Refi. Permanently Sited Manufactured Home/Lot Loan HUD Instructions: The capitalized terms used in the following sections of this form refer to those terms as used in the relevant sections of the current version of Single Family Housing Policy Handbook, HUD 4000.1. Part II - Lender/Mortgagee Certification 21. The undersigned lender/mortgagee makes the following certifications to induce the Department of Veterans Affairs to issue a certificate of commitment to guarantee the subject loan or a Loan Guaranty

Certificate under Title 38, U.S. Code, or to induce the Department of Housing and Urban Development - Federal Housing Commissioner to issue a firm commitment for mortgage insurance or a Mortgage Insurance Certificate under the National Housing Act.

- A. The loan terms furnished in the final Uniform Residential Loan Application and this Addendum are true, accurate and complete.
- B. (1) The information contained in the initial Uniform Residential Loan Application and this Addendum was obtained from the Borrower by an employee of the undersigned lender/mortgagee or its duly authorized agent and is to the best of lender/mortgagee's knowledge true, complete and accurate as of the date the Borrower provided the information to the undersigned lender/mortgagee or its duly
- (2) The information contained in the final Uniform Residential Loan Application, which was signed by the Borrower at the time of settlement, was obtained by an employee of the undersigned lender/mortgagee or its duly authorized agent is to the best of lender/mortgagee's knowledge true, complete and accurate as of the date verified by the lender/mortgagee.
- C. The credit report submitted on the subject Borrower (and Co-Borrower, if any) was ordered by the undersigned lender/mortgagee or its duly authorized agent from the credit agency which prepared the report and was received directly from said credit agency.
- D. The Verifications of Employment, Deposit, Rent and Mortgage, as applicable, were requested and received by the lender/mortgagee or its duly authorized agent without passing through the hands of the Borrower or any Interested Third Party and are to the best of lender/mortgagee's knowledge true.
- E. (1) To the best of my knowledge, neither I nor any parties to this transaction are suspended, debarred, under a limited denial of participation, or otherwise restricted under 2 CFR part 2424, or under
- (2) The lender/mortgagee involved in this transaction is not suspended, debarred, under a limited denial of participation, or otherwise restricted under 2 CFR part 2424 or 24 CFR part 25, or under similar procedures of any other federal agency.

#### Items "F" through "H" are to be completed as applicable for VA loans only.

F. The names and functions of any duly authorized agents who developed on behalf of the lender/mortgagee any of the information or supporting credit data submitted are as follows:

Name & Address

Function (e.g., obtained information on the Uniform Residential Loan Application, ordered credit report, verifications of employment, deposits, etc.)

If no agent is shown above, the undersigned lender/mortgagee affirmatively certifies that all information and supporting credit data were obtained directly by the lender/mortgagee.

- The undersigned lender/mortgagee understands and agrees that it is responsible for the omissions, errors, or acts of agents identified in item F as to the functions with which
- The proposed loan conforms otherwise with the applicable provisions of Title 38, U.S. Code, and of the regulations concerning guaranty or insurance of loans to veterans.

Signature of Officer of Lender/Mortgagee	Title of Officer of Lender/Mortgagee	Date (mm/dd/yyyy)

WARNING: This warning applies to all certifications made in this document.

The knowing submission of a false, fictitious, or fraudulent certification may be subject to criminal and civil penalties, including confinement for up to 5 years, fines, and civil penalties. 18 U.S.C. §§ 287, 1001 and 31 U.S.C. §3729

#### Part III - Notices to Borrowers

Public reporting burden for this collection of information is estimated to average 6 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number can be located on the OMB Internet page at http://www.reginfo.go/ypublic/do/PRAMain. Privacy Act Information requested on the Uniform Residential Loan Application and this Addendum is authorized by 38 U.S.C. 3710 (if for DVA) and 12 U.S.C. 1701 et seq. (if for HUD/FHA). The Debt Collection Act of 1982, Pub. Law 97-365, and HUD's Housing and Community Development Act of 1987, 42U.S.C. 3543, require persons applying for a federally insured or guaranteed loan to furnish his/her social security number (SSN). You must provide all the requested information, including your SSN. HUD and/or VA may disclose certain information be Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not otherwise be disclosed or released outside of HUD or VA, except as required and permitted by law. The information will be used to determine whether you qualify as a mortgagor. Any disclosure information outside VA or HUD/FHA will be made only as permitted by law. Failure to provide any of the requested information, including SSN, may result in disapproval of your loan application. This is notice to you as required by the Right to Financial Privacy Act of 1978 that VA or HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law. Caution. Delinquencies, defaults, foreclosures and abuses of mortgage, loan involving programs of the Federal Government to a private attorney, c

### Part IV - Borrower Consent for Social Security Administration to Verify Social Security Number

I authorize the Social Security Administration to verify my Social Security number to the Lender identified in this document and HUD/FHA, through a computer match conducted by HUD/FHA. I understand that my consent allows no additional information from my Social Security records to be provided to the Lender, and HUD/FHA and that verification of my Social Security number does not constitute confirmation of my identity. I also understand that my Social Security number may not be used for any other purpose than the one stated above, including resale or redisclosure to other parties. The only other redisclosure permitted by this authorization is for review purposes to ensure that HUD/FHA complies with SSA's consent requirements. I am the individual to whom the Social Security number was issued or that person's legal guardian. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I know that if I make any representation that I know is false to obtain information from Social Security records, I could be punished by a fine or imprisonment or both.

This consent is valid for 180 days from the date signed unless indicated otherwise by the individual(s) pamed in this logal application.

I am the individual to whom the Social Security number was issued or that person's legal gu and correct. I know that if I make any representation that I know is false to obtain informatic This consent is valid for 180 days from the date signed, unless indicated otherwise by the in	ardian. I declare and affirm under the penalty of perjury that the info on from Social Security records, I could be punished by a fine or imp	ormation contained herein is true
Read consent carefully. Review accuracy of social security number(s) and birth dates provi Signature(s) of Borrower(s)  Date Signed	ded on this application.  Signature(s) of Co - Borrower(s)	Date Signed
/ /		/ /
Part V - Borrower Certification  22. Complete the following for a HUD/FHA Mortgage.  22a. Do you own or have you sold other real estate within the past 60 months on which there was a HUD/FHA mortgage?	Is it to be sold?  Yes No NA 22b. Sales Price	22c. Original Mortgage Amt
22d. Address:	\$	\$
22e. If the dwelling to be covered by this mortgage is to be rented, is it a part of, adjeight or more dwelling units in which you have any financial interest?	No If "Yes" give details.  UD-92561.  Yes No its, your marriage must be recognized by the place where you and m (or a later date when you become eligible for benefits) (38 U.S.C. ated to make the mortgage payments called for by your mortgage I ty for making these payments. Payment of the loan in full is or f they sell their homes when they move to another locality, or disponents is solely that of the new owners. Even though the new owners u from liability to the holder of the note which you signed when yo are to HUD/FHA and who will assume the payment of your obligation to pay your lender on account of default in your loan payments. The the object of established collection procedures.  The reasonable value of the property as determined by VA The statement of appraised value as determined by HUD / Note: If the contract price or cost exceeds the VA "Rea	or your spouse resided at the § 103(c)). Additional guidance oan contract. The fact that you dinarily the way liability on a ose of it for any other reasons, may agree in writing to assume u obtained the loan to buy the on to the lender, you will not be amount of any such claim or;  FHA asonable Value" or HUD/FHA asonable Value" or HUD/FHA asonable Value or will pay in g a sum equal to the difference of VA or HUD/FHA established fter loan closing any unpaid ht; or contract but have elected to ice or cost. I have paid or will an closing a sum equal to the st and the VA or HUD/FHA anding after loan closing any payment.  mpliance with the Fair Housing erty covered by the loan and in I recognize that any restrictive sex, disability, familial status, is illegal and void. I further
that a dependent child of the veteran occupies or will occupy the property securing this loan as their home.  Note: This requires that the veteran's attorney-in-fact or legal guardian of the dependent child sign the Borrower's Certificate below.  (I.) While the veteran was on active military duty and unable to occupy the property securing this loan, the property was occupied by the veteran's dependent child as his or her home (for interest rate reduction loans).  Note: This requires that the veteran's attorney-in-fact or legal guardian of the dependent child sign the Borrower's Certificate below.  (3) Mark the applicable box (not applicable for Home Improvement or Refinancing Loan) I have been informed that (\$ ) is:	the Áttorney General of the United States in any appropriate responsible for a violation of the applicable law.  (5) All information in this application is given for the purpose of under the National Housing Act or guaranteed by the Depa the information in the Uniform Residential Loan Application complete to the best of my knowledge and belief. Verificat source named herein.  (6) For HUD Only (for properties constructed prior to 1978) lead paint poisoning. Yes Not Applicable  (7) I am aware that neither HUD / FHA nor VA warrants the property.	obtaining a loan to be insured rtment of Veterans Affairs and and this Addendum is true and ion may be obtained from any
Signature(s) of Borrower(s) – Do not sign unless this application is fully completed. Rea		
Signature(s) of Borrower(s)  Date Signed	Signature(s) of Co - Borrower(s)	Date Signed

# Direct Endorsement Approval for a HUD/FHA-Insured Mortgage

U.S. Department of Housing and Urban Development

Borrower's Name & Present Address (Include zip code)		2. F	2. Property Address					3. Agency Case No. (include any suff	
Approved:	ge Approved				Date Approv	al Expires		l	
Modified & approved	Loan Amount (include UFMIP)	Interest Rate	Proposed Ma	turity	Monthly Payment	Amount of Up Front Premium	Amount o Premium	f Monthly	Term of Monthly Premium
as follows:	\$	%	Yrs.	Mos.	\$	\$	\$		Mos
All condition	cupancy NOT required ons of Approval have been satis This mortgage was rated as an mortgagee certifies that the moi Decision (TOTAL) requirements TOTAL Mortgage Scorecard is Scorecard is true, complete and Mortgagee Representative:  Signature:  if applicable: This mortgage was rated as an	"accept" or "a rtgagee reviet s for approval supported by d accurate.  "accept" or "a	wed the TOT.  The under information	FAL Mort signed re obtained	gage Scorecard find epresentative of the I by the mortgagee a Printed Name/Title	lings and that this morty mortgagee also certifie and as a result, the data es:	gage meets s that all info a submitted	the Final I ormation e to FHA's T	Underwriting entered into OTAL Mortgage
	certifies that I have personally rule.  Direct Endorsement Underwrite		underwinten	і ше арр		HUMS ID Number	ents.		
	This mortgage was rated as a "As such, the undersigned Direct application, and all associated of a law approved this loan.  I have approved this loan.  I have performed all Spect Qualifying Ratios and Contestablished by FHA and the law verified the Mortgage FHA for this loan type, pro-	t Endorsement us and my Final iffic Underwrite inpensating Fane borrower has lined in the control of the contro	nt Underwrite ed in underwiting Underwriting er Responsil actors, if any as assets to Premium an	er certified writing the group Decision bilities for y, and the satisfy and Mortgall	es that I have person is mortgage. I furthe on was made having r Underwriters and ne borrower's DTI with any required down page.	nally reviewed the appra- r certify that: exercised the required my underwriting of the b in Compensating Factor ayment and closing cos	aisal report ( I level of Car corrower's C rs, if any, are sts of this mo	if applications and Due redit and I within the ortgage; a	e Diligence; Debt, Income, e parameters
	Direct Endorsement Underw	riter Signatu	re		CHUMS	S ID Number			
-	agee, its owners, officers, emplo	•	tors $\square$ (do)	☐ (do	not) have a financial	interest in or a relation	nship, bv affi	liation or c	wnership, with the

## **Borrower's Certification:**

The undersigned certifies that:

- (a.) I will not have outstanding any other unpaid obligations contracted in connection with the mortgage transaction or the purchase of the said property except obligations which are secured by property or collateral owned by me independently of the said mortgaged property, or obligations approved by the Commissioner;
- (b.) One of the undersigned intends to occupy the subject property (note: this item does not apply if owner-occupancy is not required by the commitment):
- (c.) All charges and fees collected from me as shown in the settlement statement have been paid by my own funds, gift funds, or acceptable Down Payment Assistance program funds, and no other charges have been or will be paid by me in respect to this transaction.

Borrower'(s) Signature(s) & Date

# Mortgagee's Certification:

The Mortgagee by and through the undersigned certifies that to the best of its knowledge:

- (a) The loan terms, loan type, property address, Borrower information including names, social security number, credit scores, marital status, employment status, and Borrower occupancy status, in its application for insurance and in this Certificate are true and correct:
- (b) All loan approval conditions appearing in any outstanding commitment issued under the above case number have been fulfilled and this loan closed in a manner consistent with the lender/mortgagee's approval;
- (c) Complete disbursement of the loan has been made to the Borrower, or to his/her creditors for his/her account and with his/her consent and any escrow has been established in accordance with applicable law;
- (d) The note and security instrument are in a form acceptable to HUD and the security instrument has been recorded and is a good and valid first lien on the property described;
- (e) No charge has been made to, or paid by the Borrower, except as permitted under HUD regulations;
- (f) The copies of the credit and security instruments which are submitted herewith are true and exact copies as executed and filed for record;
- (g) It has not paid any kickbacks, fee or consideration of any type, directly or indirectly, to any party in connection with this transaction except as permitted under HUD regulations and administrative instructions.
- I, the undersigned authorized representative of the mortgagee certify that I have personally reviewed the mortgage documents, closing statements, application for insurance endorsement, and all accompanying documents and request the endorsement of this mortgage for FHA insurance.

Mortgagee  Name and Title of the Mortgagee's Officer	<b>Note:</b> If the approval is executed by an agent in the name of the mortgagee, the agent must enter the mortgagee's code number and type.		
		Code Number (5 digits)	Туре
Signature of the Mortgagee's Officer	Date		