

Department of Veterans Affairs REQUEST FOR A CERTIFICATE OF ELIGIBILITY		FOR VA USE ONLY	MAIL COMPLETED APPLICATION TO:		
		COE REF. NO.	Atlanta Regional Loan Center Attn: COE (262) P. O. Box 100034 Decatur, GA 30031		
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 ONLY 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.) <input type="checkbox"/> YES <input type="checkbox"/> 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 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.

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 (Including Active 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 refinancing 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.



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 style="text-align: center;">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 and in receipt of DIC payments • 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>
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<p>1. NAME OF VETERAN <i>(First, middle, last)</i></p>	<p>2. CURRENT ADDRESS OF VETERAN</p>
<p>3. DATE OF BIRTH</p>	

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

<p>9. SIGNATURE OF VETERAN</p>	<p>10. DATE SIGNED</p>
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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.

<p>SIGNATURE OF AUTHORIZED AGENT</p>	<p>DATE SIGNED</p>
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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.reginfo.gov/public/do/PRAMainVA. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.



DEBT QUESTIONNAIRE

1. DURING THE PAST FIVE YEARS, 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 home mortgage loans, SBA loans, home improvement loans, educational loans, or manufactured home loans, any mortgage, financial obligation, bond, or loan guarantee)*

YES NO

(If "Yes," provide details, including date, name and address of lender, FHA or VA case number, if any, and reasons for the action. Attach a separate sheet, if needed)

2. ARE YOU PRESENTLY DELINQUENT OR IN DEFAULT ON ANY DEBT TO THE FEDERAL GOVERNMENT (e.g., Public Health Service, U.S. Guaranteed Student Loan, GI Bill Education Benefits, etc.)?

YES NO

(If "Yes," provide details, including date, name and address of lender, FHA or VA case number, if any, and reasons for the action. Attach a separate sheet, if needed)

I CERTIFY THAT the statements herein are true and correct to the best of my knowledge and belief.

3. SIGNATURE OF VETERAN

4. DATE

5. SIGNATURE OF COBORROWER

6. DATE



FEDERAL COLLECTION POLICY NOTICE

The Federal Government is authorized by law to take any or all of the following actions in the event your VA-guaranteed or VA-financed loan payments become delinquent or you default on your VA-guaranteed or VA-financed loan:

- Your name and account information may be reported to a credit bureau.
- Additional interest and penalty charges may be assessed for the period of time that payment is not made.
- Charges to cover additional administrative costs incurred by the Government to service your account may be assessed.
- Amounts owed to you under other Federal programs may be offset.
- Your account may be referred to a private collection agency to collect the amount due.
- Your account may be referred to the Department of Justice for litigation in the courts.
- If you are a current or retired Federal employee, your salary or civil service retirement benefits may be offset.
- Your debt may be referred to the Internal Revenue Service for offset against any amount owed to you as an income tax refund.
- Any written - off debt may be reported to the Internal Revenue Service as taxable income.

All of these actions can and will be used to recover any debts owed the Department of Veterans Affairs when it is determined to be in the best interest of the Government to do so.

CERTIFICATION

I have read and I understand the actions the Federal Government can take in the event that I fail to meet my scheduled payments in accordance with the terms and conditions of my agreement to purchase property with a VA-guaranteed or VA-financed loan.

Signature: _____ Date: _____

VA NEAREST LIVING RELATIVE

VETERAN NAME: _____

The Veterans Administration requires that we obtain from you the name, address and phone number of your nearest living relative. Please complete the blanks below:

Relative's Full Name: _____

Relationship: _____

Complete Street Address: _____

Phone: _____

I certify that the above person is my nearest living relative:

Signature of Veteran

Date

VA CERTIFICATIONS- CHILD CARE STATEMENT

VETERAN NAME: _____

_____ I **DO** have monthly child care expenses in the amount of \$_____.

_____ I **DO NOT** have monthly child care expenses because: _____

Signature of Veteran

Date

VA CERTIFICATIONS- ACTIVE DUTY/ RESERVIST / NATIONAL GUARD

VETERAN NAME: _____

I certify that:

_____ I am **NOT** a member of the Reserves or National Guard.

_____ I **am** a member of the Reserves or National Guard.
(Further information may be required)

Signature of Veteran

Date

VA CERTIFICATIONS- FUNDING FEE NOTICE

VETERAN NAME: _____

Dear Veteran:

The "Omnibus Reconciliation Act of 1982" requires the Veterans Administration to collect a funding fee at the time of loan settlement. Certain veterans are exempt from paying this fee:

- a. Veterans receiving VA compensation for service connected disabilities;
- b. Veterans receiving retirement pay but who are eligible for VA compensation;
- c. Surviving spouse of veterans who died in service or some service connected disability.

It is permissible under VA regulations for veterans to either pay this fee in cash or to increase the mortgage amount to cover this fee. The seller of your subject property may also pay this fee. You should be aware that if you elect to increase your loan amount to pay this fee, you will be paying a higher amount of interest during the term of your loan.

Please indicate your option below.

- _____ I will pay this fee in cash.
_____ I request that the mortgage amount be increased to include the funding fee.
_____ I am EXEMPT from paying this fee and will provide evidence of that exemption.
_____ As indicated in my contract of sale, the Seller will pay this fee.

Signature of Veteran

Date

VA CERTIFICATIONS- VERIFICATION OF VA BENEFITS

- Are you currently receiving VA disability benefits? Yes _____ No _____
- Are you entitled to receive VA disability benefits but the receipt of retirement pay? Yes _____ No _____
- Have you received VA disability benefits in the past? Yes _____ No _____
- Are you a surviving spouse of a Veteran who died on Active duty or a result of service-connected disability? Yes _____ No _____

If any of the boxes are marked YES, a VA Benefit-Related Indebtedness (VA Form 26-8937) must be sent directly to VA for determination.

Signature of Veteran

Date

PATRIOT ACT INFORMATION FORM

Loan Number: _____

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies every customer. When applying for a loan, applicants will be asked for their name, address, date of birth, and other information that will allow lenders to identify them. Applicants will also be asked to show their driver's license or other identifying documents.

**COMPLETION OF THIS FORM IS REQUIRED IN ORDER TO COMPLY WITH THE PATRIOT ACT.
A COPY OF THIS COMPLETED FORM MUST BE PLACED IN THE LOAN FILE.**

Required Information:

Borrower Name: _____

Co-Borrower Name: _____

Borrower Date of Birth: _____

Co-Borrower Date of Birth: _____

Borrower Current Physical Address: _____

Co-Borrower Current Physical Address: _____

Method Of Identification For Borrower (Only One Form Of Verification Is Required):

(1) Driver's License: State _____ # _____ Issue Date: _____ Expir. Date: _____

(2) Passport: # _____ Country: _____ Issue Date: _____ Expir. Date: _____

(3) Military ID: Country: _____ Expir. Date: _____

(4) State ID: # _____ Issue Date: _____ Expir. Date: _____

(5) Green Card: Country: _____ #: _____ Expir. Date: _____

(6) Immigration Card: Country: _____ # _____ Expir. Date: _____

(7) Gov't ID (Visa): # _____ Expir. Date: _____ Gov't Branch: _____

(8) Other Document: _____ Issue Date: _____ Expir. Date: _____

Method Of Identification For Co-Borrower (Only One Form Of Verification Is Required):

(1) Driver's License: State _____ # _____ Issue Date: _____ Expir. Date: _____

(2) Passport: # _____ Country: _____ Issue Date: _____ Expir. Date: _____

(3) Military ID: Country: _____ Expir. Date: _____

(4) State ID: # _____ Issue Date: _____ Expir. Date: _____

(5) Green Card: Country: _____ #: _____ Expir. Date: _____

(6) Immigration Card: Country: _____ # _____ Expir. Date: _____

(7) Gov't ID (Visa): # _____ Expir. Date: _____ Gov't Branch: _____

(8) Other Document: _____ Issue Date: _____ Expir. Date: _____

Resolution Of Any Discrepancy:

Completed By: _____

Date: _____

USA Patriot Act Information Disclosure

Important Information about Application Procedures

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies every customer.

What this means to you: When you apply for a loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

I/we acknowledge that I/we received a copy of this disclosure.

Date

Date



COUNSELING CHECKLIST FOR MILITARY HOMEBUYERS

1. Failure on the part of a borrower on active duty to disclose that he/she expects to leave the area within 12 months due to transfer orders or completion of his/her enlistment period may constitute "bad faith." If your loan is foreclosed under circumstances which include such bad faith, you may be required to repay VA for any loss suffered by the Government under the guaranty. (In ANY case in which VA suffers a loss under the guaranty, the loss must be repaid before your loan benefits can be restored to use in obtaining another VA loan.)
2. Although real estate values have historically risen in most areas, there is no assurance that the property for which you are seeking financing will increase in value or even retain its present value.
3. It is possible that you may encounter difficulty in selling your house, recovering your investment or making any profit, particularly if there is an active new home market in the area.
4. Receiving military orders for a permanent change of duty station or an unexpected early discharge due to a reduction in force will not relieve you of your obligation to make your mortgage payments on the first of each month.
5. "Letting the house go back" is **NOT** an acceptable option. A decision to do so may be considered "bad faith". A foreclosure will result in a bad credit record, a possible debt you will owe the government and difficulty in getting more credit in the future.
6. If unexpected circumstances lead to difficulty in making your payments, contact your mortgage company promptly. It will be easier to resolve any problems if you act quickly and be open and honest with the mortgage company.
7. **YOUR VA LOAN MAY NOT BE ASSUMED WITHOUT THE PRIOR APPROVAL OF VA OR YOUR LENDER.**
8. **DO NOT BE MISLED!** VA does not guarantee the **CONDITION** of the house which you are buying, whether it is new or previously occupied. VA guarantees only the **LOAN**. You may talk to many people when you are in the process of buying a house. Particularly with a previously occupied house, you may pick up the impression along the way that you need not be overly concerned about any needed repairs or hidden defects since VA will be sure to find them and require them to be repaired. This is **NOT TRUE!** In every case, ultimately, it is your responsibility to be an informed buyer and to assure yourself that what you are buying is satisfactory to you in all respects. Remember, VA guarantees only the loan - **NOT** the condition.
9. If you have any doubts about the condition of the house which you are buying, it is in your best interest to seek expert advice before you legally commit yourself in a purchase agreement. Particularly with a previously occupied house, most sellers and their real estate agents are willing to permit you, at your expense, to arrange for an inspection by a qualified residential inspection service. Also, most sellers and agents are willing to negotiate with you concerning what repairs are to be included in the purchase agreement. Steps of this kind can prevent many later problems, disagreements, and major disappointments.
10. Proper maintenance is the best way to protect your home and improve the chance that its value will increase.
11. If you are buying a previously owned house, you should look into making energy efficient improvements. You can add up to \$6,000 to your VA loan to have energy efficient improvements installed. Consult your lender or the local VA office.

I HEREBY CERTIFY THAT the lender has counseled me and I fully understand the counseling items set forth above.

_____	_____
(Borrower's Signature)	(Date)

I HEREBY CERTIFY THAT the borrower has been counseled regarding the counseling items set forth above.

_____	_____
(Lender's Signature)	(Date)