

FEDERAL RESERVE BANK
OF DALLAS

Dallas, Texas, November 29, 1944

**To All Banking Institutions
in the Eleventh Federal Reserve District:**

On November 8, at the request of the United States Veterans' Administration, we forwarded to each banking institution in this district a copy of the regulation relating to the guaranty of home loans under the provisions of the Servicemen's Readjustment Act of 1944.

At the further request of the Veterans' Administration, there are enclosed specimen copies of the following forms:

- Finance Form 1800—Certification of Eligibility
- Finance Form 1801—Loan Guaranty Certificate
- Finance Form 1802—Application for Home Loan Guaranty
- Finance Form 1802—Application for Home Loan Guaranty (Duplicate)
- Finance Form 1803—Appraisal Report
- Finance Form 1804—Explanation of Home Loan Guaranty
- Finance Form 1806—Loan Closing Statement

We have been informed that additional supplies of these forms may be obtained from the following offices located in this district:

United States Veterans' Administration Office
1000 Main Street
Dallas 2, Texas

United States Veterans' Administration Office
Waco, Texas

United States Veterans' Administration Office
Tucson, Arizona

Requests for additional information should be addressed to one of the offices listed above.

Yours very truly,

R. R. GILBERT
President

VETERANS ADMINISTRATION

CERTIFICATION OF ELIGIBILITY

Manager, Veterans Administration,

I, _____
(Name—Last) (First) (Middle) (Service or serial number)

(Address—Number) (Street) (City or Town) (County) (State)

intend to make application to the Administrator of Veterans Affairs under the provisions of Title III, Public Law 346, Seventy-eighth Congress (Servicemen's Readjustment Act of 1944), for a maximum guaranty of \$_____

on a loan of approximately \$_____ to be made for _____
(State purpose of loan)

and therefore request that the prospective lender named below be informed if the amount of the guaranty stated above is available to me under Title III of the Act.

Place of birth _____ Date of birth _____ ☐ Army ☐ Navy ☐ M. C. ☐ C. G.
Periods of service in armed forces; show date of entry and date of separation:

Date of entrance upon active duty	Date of separation from active duty	Reason for separation

Rank and organization at time of separation:

State permanent mailing address given at time of separation from service:

(Number) (Street) (City or Town) (County) (State)

(Witness)

(Signature of veteran)

Date _____, 19____

(Prospective lender)

(Address)

_____, Service Serial No. _____, is under the terms of Section 500 (a), Title III, Public Law 346, Seventy-eighth Congress (Servicemen's Readjustment Act of 1944), eligible for the benefits of this title.

For the purpose above stated there has been reserved \$_____ of the amount of the guaranty credit of the veteran named under the provisions of Title III of the Act cited.

Any appraisal required in connection with the proposed loan herein referred to shall be made by—

(Name of appraiser)

(Address)

Application for guaranty of loan should be forwarded to—

(Agency)

(Address)

ADMINISTRATOR OF VETERANS AFFAIRS.

By _____

(Veterans Administration)

(Loan guarantee officer)

ORIGINAL

VETERANS ADMINISTRATION

CERTIFICATION OF ELIGIBILITY

Manager, Veterans Administration,

I, _____
(Name—Last) (First) (Middle) (Service or serial number)

(Address—Number) (Street) (City or Town) (County) (State)

intend to make application to the Administrator of Veterans Affairs under the provisions of Title III, Public Law 346, Seventy-eighth Congress (Servicemen's Readjustment Act of 1944), for a maximum guaranty of \$_____

on a loan of approximately \$_____ to be made for _____
(State purpose of loan)

and therefore request that the prospective lender named below be informed if the amount of the guaranty stated above is available to me under Title III of the Act.

Place of birth _____ Date of birth _____ ☐ Army ☐ Navy ☐ M. C. ☐ C. G.
Periods of service in armed forces; show date of entry and date of separation:

Date of entrance upon active duty	Date of separation from active duty	Reason for separation

Rank and organization at time of separation:

State permanent mailing address given at time of separation from service:

(Number) (Street) (City or Town) (County) (State)

(Witness)

(Signature of veteran)

Date _____, 19____

(Prospective lender)

(Address)

_____, Service Serial No. _____, is under the terms of Section 500 (a), Title III, Public Law 346, Seventy-eighth Congress (Servicemen's Readjustment Act of 1944), { eligible } for the benefits of this Title.
ineligible

(Signature of designated official)

(Title)

(Location)

(Date)

For the purpose above stated there has been reserved \$_____ of the amount of the guaranty credit of the veteran named under the provisions of Title III of the Act cited.

Chief, Readjustment Account Control Subdivision.

Any appraisal required in connection with the proposed loan herein referred to shall be made by—

(Name of appraiser)

(Address)

Application for guaranty of loan should be forwarded to—

(Agency)

(Address)

ADMINISTRATOR OF VETERANS AFFAIRS.

By _____

(Veterans Administration)

(Loan guarantee officer)

DUPLICATE

UNITED STATES OF AMERICA
Loan Guaranty Certificate
ISSUED BY
VETERANS ADMINISTRATION

State _____
(Where property is located)

Number L. _____
(To be filled in by V. A.)

(Lender)
(Exactly as appears as payee of note)

(Borrower—Veteran)
(Exactly as to be signed on note and mortgage)

(Address)

(Address)

I

- A. This certificate shall become effective when the requirements of the statute and regulations have been complied with and the acts certified in part III hereof have been accomplished in compliance with said requirements.
- B. When it becomes effective as hereinabove prescribed, this certificate shall obligate the United States of America to pay to the legal holder of the "note" described on the reverse hereof upon his duly filing claim therefor:
1. All or such portion of the maximum amount hereby guaranteed as becomes payable upon the conditions, at the times stated in, and in accordance with the provisions of, the Servicemen's Readjustment Act of 1944 (38 U. S. Code 693; 58 Stat. 284), and the regulations issued pursuant thereto which are in effect on the date of this certificate. In no event will the obligation under this certificate exceed \$2,000. Subject to the foregoing, this guaranty on this date is for \$_____, being _____ per centum of the face amount of said "note," and in no event will it exceed said sum or percentage.
2. At the expiration of 1 year from the date of the "note," an amount equal to the interest for 1 year at the contract rate on that portion of the indebtedness ("note") originally guaranteed hereby, such payment to be credited on the indebtedness as prescribed by said regulations.
- C. Executed on behalf of the United States of America by the Administrator of Veterans' Affairs, through the undersigned authorized agent on this date, to become effective in the manner hereinabove prescribed.

Dated _____

ADMINISTRATOR OF VETERANS' AFFAIRS,

By _____
(Authorized agent)

At _____
(Post office)

II

Description of Property To Be "Mortgaged"

(Type lot and block number, if any, or field notes and any other proper language to complete legal description. Include description of personal property, if any)

Premises identified as _____
(House number and street)

(City, Town, Village) (County, Parish) (State, District, Territory)

and further described as:

(If more space is needed, continue description on reverse)

16-41987-1

(If more space is needed, continue description on page 2)

(Continue legal description if necessary in the space below)

III

Certification by Borrower and Lender

- A. We hereby warrant that (1) the undersigned borrower named on the reverse hereof executed the note, the principal sum of which is \$_____; (2) it is dated the _____ day of _____, 19____; (3) borrower(s) and mortgagor(s) delivered it together with the "mortgage" (as defined in the regulations) bearing the same date, and executed to secure payment of said note; (4) said note and mortgage are in the form and type contemplated in the application of the undersigned pursuant to which this loan guaranty certificate was issued; and (5) the amount stated above has been paid to, or according to the directions of, the undersigned borrower(s).
- B. The undersigned lender warrants that. (1) the same "mortgage," duly executed and acknowledged, was properly filed for record on the _____ day of _____, 19____, at _____ M; and was given file No. _____ by the recorder; (2) that it covers the property described on the reverse hereof, which is the same property described, or otherwise identified, or referred to, in the above-mentioned application for guaranty, and in this loan guaranty certificate; and (3) that no lien superior to said "mortgage" has intervened since the date of said application.

(If a corporation)

Secretary.

Mr.
Mrs.
Miss _____

Lender(s).

By _____

Title (president, vice president, etc.)

CORPORATE
SEAL

Mr.
Mrs.
Miss _____

Mr.
Mrs.
Miss _____

(Sign in ink on these lines)

Borrower(s).

UNITED STATES OF AMERICA
Loan Guaranty Certificate
ISSUED BY
VETERANS ADMINISTRATION

State _____
(Where property is located)

Number L. _____
(To be filled in by V. A.)

(Lender)
(Exactly as appears as payee of note)

(Borrower—Veteran)
(Exactly as to be signed on note and mortgage)

(Address)

(Address)

I

- A. This certificate shall become effective when the requirements of the statute and regulations have been complied with and the acts certified in part III hereof have been accomplished in compliance with said requirements.
- B. When it becomes effective as hereinabove prescribed, this certificate shall obligate the United States of America to pay to the legal holder of the "note" described on the reverse hereof upon his duly filing claim therefor:
1. All or such portion of the maximum amount hereby guaranteed as becomes payable upon the conditions, at the times stated in, and in accordance with the provisions of, the Servicemen's Readjustment Act of 1944 (38 U. S. Code 693; 58 Stat. 284), and the regulations issued pursuant thereto which are in effect on the date of this certificate. In no event will the obligation under this certificate exceed \$2,000. Subject to the foregoing, this guaranty on this date is for \$_____, being _____ per centum of the face amount of said "note," and in no event will it exceed said sum or percentage.
2. At the expiration of 1 year from the date of the "note," an amount equal to the interest for 1 year at the contract rate on that portion of the indebtedness ("note") originally guaranteed hereby, such payment to be credited on the indebtedness as prescribed by said regulations.
- C. Executed on behalf of the United States of America by the Administrator of Veterans' Affairs, through the undersigned authorized agent on this date, to become effective in the manner hereinabove prescribed.

Dated _____

ADMINISTRATOR OF VETERANS' AFFAIRS,

By _____
(Authorized agent)

At _____
(Post office)

II

Description of Property To Be "Mortgaged"

(Type lot and block number, if any, or field notes and any other proper language to complete legal description. Include description of personal property, if any)

Premises identified as _____
(House number and street)

(City, Town, Village)

(County, Parish)

(State, District, Territory)

and further described as:

III

Certification by Borrower and Lender

- A. We hereby warrant that (1) the undersigned borrower named on the reverse hereof executed the note, the principal sum of which is \$.....; (2) it is dated the day of, 19.....; (3) borrower(s) and mortgagor(s) delivered it together with the "mortgage" (as defined in the regulations) bearing the same date, and executed to secure payment of said note; (4) said note and mortgage are in the form and type contemplated in the application of the undersigned pursuant to which this loan guaranty certificate was issued; and (5) the amount stated above has been paid to, or according to the directions of, the undersigned borrower(s).
- B. The undersigned lender warrants that. (1) the same "mortgage," duly executed and acknowledged, was properly filed for record on the day of, 19....., atM; and was given file No. by the recorder; (2) that it covers the property described on the reverse hereof, which is the same property described, or otherwise identified, or referred to, in the above-mentioned application for guaranty, and in this loan guaranty certificate; and (3) that no lien superior to said "mortgage" has intervened since the date of said application.

(If a corporation)

.....
Secretary.

Mr.
Mrs.
Miss

.....
Lender(s).

By

.....
Title (president, vice president, etc.)

CORPORATE
SEAL

Mr.
Mrs.
Miss

Mr.
Mrs.
Miss

.....
(Sign in ink on these lines) Borrower(s).

VETERANS ADMINISTRATION

APPLICATION FOR HOME LOAN GUARANTY

State _____
(Where property is located)Number 1. _____
(To be filled in by V. A.)1. _____
(Lender)2. _____
(Borrower—Veteran)_____
(Address)_____
(Address)

INSTRUCTIONS

(Read carefully before beginning to fill out this form)

I. LOAN GUARANTY CERTIFICATE (Form 1801).

Fill in all spaces at top of the form, except the "L" number. Also complete part II, "Description of Property To Be Mortgaged," in such a manner that all required information will be duplicated by a carbon impression in the proper spaces on page 1 of the application. If it is necessary to continue the property description on the reverse side of the certificate, use space on page 2 of the application for the carbon impression thereof. The certificate may then be separated from the application along the perforated line at the bottom of the page and submitted to the agency with the application and other papers. (See regulations, section 4025.) No copy of the certificate other than the original is necessary. It will be signed and returned to the lender by the Veterans Administration if the application is approved.

II. APPLICATION FOR HOME LOAN GUARANTY (Form 1802).

(a) This form should be made in duplicate. For the duplicate copy which is to be retained by the lender, use the form which does not have the certificate attached to it. The original signed copy will be permanently retained by the Veterans Administration and should be sent to the agency with other papers. (See regulations, section 4025.)

(b) Answer every question in some manner. If not applicable, place a check mark (✓) in the space for answer.

(See continuation of instructions, page 4)

3. Description of Property To Be "Mortgaged"

(Type lot and block number, if any, or field notes and any other proper language to complete legal description. Include description of personal property, if any)

Premises identified as _____
(House number and street)_____
(City, Town, Village) (County, Parish) (State, District, Territory)

and further described as:

(If more space is needed, continue description on page 2)

4. Applicant's age 5. Sex 6. Race 7. Service or serial No.
8. Date of birth 9. Place of birth
10. Indicate by a cross (X) the branch of service in which you served:
☐ Army ☐ Navy ☐ Marine Corps ☐ Coast Guard
11. Date entered service 12. Date separated from active duty
13. Rank at time of separation
14. If you have served in any branch under another name, state that name, the branch, and dates between which you served under that name. If none, so answer

15. Have you applied to the Administrator of Veterans' Affairs for any other loan or loans? (Yes or no)
If yes, give the following information for each application.

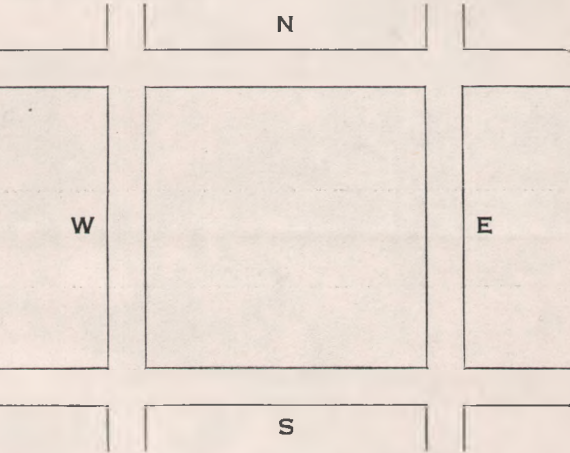
DATE OF APPLICATION (s)	NAME AND ADDRESS OF LENDER(S)	PURPOSE OF LOAN (s)	WAS LOAN CLOSED?	AMOUNT OF GUARANTY
				\$.....
				\$.....
				\$.....
				\$.....

16. (a) Purpose of loan hereby applied for: (b) Purchase price or cost \$.....
(If for repairs, improvements, etc., state nature)

17. (a) Amount of loan \$..... (b) Rate of interest% (c) Guaranty requested \$.....
(d) Secured by a mortgage, or
(e) For years (f) Payable \$..... each

18. Homesite:
(a) The lot faces on Street, between Street and Street, feet front and extends back feet or
The lot area is about (sq. ft.) (acres).
(b) Easements (location and purpose):
.....
.....
.....
.....
.....

PLAT.—Indicate below shape, location, and dimensions of lot, distance from nearest intersections, and names of streets.



19. Leasehold Ground rental, \$..... per year. Lease is dated
(Yes or no)
and expires Options: Renewable for years; Purchasable for \$.....
Option expires

20. What estate in the land described on page 1 hereof are you to own or do you now own?

(State whether fee simple, or other estate. If a lease only, so state)

(Also state whether all, or an undivided interest; and if latter, how much)

21. Street improvements. Street in front of property surfaced with _____
 22. Utilities. (Answer "Yes" or "No" as to each connected to the home.) (a) Electricity _____ (b) Gas (public main) _____ (c) Public sewer _____ (d) Septic tank and drain _____ (e) Water supply: Public _____ Private _____ Other (specify) _____

23. Residence: (a) When built _____; (b) Type of construction: Frame _____, brick veneer _____, masonry _____, other _____; (c) Roof material _____; (d) Stories above basement _____; (e) Number of rooms _____; (f) Baths _____; (g) Designed for _____ families; (h) Describe any nonresidential use _____; (i) Percentage of floor area for such use _____%; (j) Type of heating system and fuel _____; (k) Garage: Attached _____, detached _____, built-in _____ Number of cars _____; (l) Living quarters in garage? _____; housekeeping _____ Number of rooms _____

24. Taxes and assessments: (a) Real estate taxes: Amount levied this fiscal year, \$_____ (b) If proposed construction: Estimated yearly taxes when completed, \$_____ (c) Special assessments: Total amount outstanding, \$_____; amount payable this fiscal year, \$_____ (d) Amount payable per year, \$_____, beginning _____

25. If new construction or alterations involved, state (a) Name and address of contractor _____
 (b) Date of beginning work _____ (c) Expected completion date _____
 (d) General nature of work (e. g., new building, kitchen, roof, garage, etc., see Regulations, sec. 4032) _____

26. If new construction, what amount will veteran pay for (a) the advance of funds _____
 (b) Supervision or inspection _____

27. Personal and financial status of veteran:
 (a) Occupation _____ (b) Income per year, Salary \$_____ Other \$_____
 (c) Employed by _____
 Address _____
 (d) How long employed there _____ (e) Estimated net worth, \$_____
 (f) Check one: ☐ Married ☐ Single ☐ Divorced ☐ Widower
 (g) Number of dependents _____ (h) Ages _____
 (i) Name of husband or wife _____
 Occupation _____ Income per year: Salary, \$_____; other, \$_____
 Employed by _____
 Address _____
 (j) Names and addresses of three credit references:

28. Have you read or had read to you Form 1804, "Explanation of Home Loan Guaranty"? _____

29. Do you intend to occupy the property as a home? _____

30. Insurance will be obtained against: (a) Fire \$_____, (b) Windstorm \$_____, (c) Extended coverage, Form No. _____, \$_____ (d) Other _____ (Specify)

31. The person signing this application as the veteran hereby represents that he is the veteran named in question 2 on page 1 of this application. His identity as such has been established to the satisfaction of the lender by _____ (State

method, e. g., personal acquaintance of stated period; comparing signature and description on certificate of discharge, etc.)

32. All the information reflected by the application is true to the best of lender's information and belief.
 33. The undersigned borrower (veteran) and lender (or seller) hereby apply for a guaranty by the United States of a loan in accordance with this application, which is also an application to the lender by the borrower for said loan; said guaranty to be pursuant to the Servicemen's Readjustment Act of 1944 (38 Stat. 284), which act and the regulations issued pursuant thereto and in effect on the date of the loan guaranty certificate issued pursuant to this application shall be a part of the contract between the United States, the borrower, the lender, and each of them.
 34. Borrower and lender understand and agree that, if issued, the guaranty will be issued in reliance upon the information contained in this application.

35. The lender, or authorized employee, or agent of the lender, has read this entire application as completed, has seen and spoken with applicant, believes he is the veteran, and he appears to be competent to understand the nature of the transaction and to enter into it.

(If a corporation)

ATTEST _____ Secretary. _____ Lender.

By _____ (Authorized signature)

CORPORATE SEAL _____ (Title)

Borrower(s).

Signatures of lender and borrower must exactly correspond in every detail with the names as typed at top of page 1— notwithstanding name of borrower so shown may differ from name in question 14. A married woman will include her surname before marriage, but sign husband's surname as her present surname.

Recommendation of Designated Agency

This application and the attached papers are forwarded to the Administrator of Veterans' Affairs by the undersigned designated Federal agency, which hereby recommends that said Administrator _____ said application for a guaranty.

(Designated agency)

By _____ (Authorized signature)

INSTRUCTIONS—Continued

- III. Reference is made to the following sections of the regulations for guidance in connection with applications for (a) purchase of a home, 4024-4031; (b) new construction, 4032; (c) repairs, alterations, improvements, delinquent indebtedness, taxes, special assessments, 4004-4006; (d) two or more borrowers, 4022-4023; (e) second loans under section 505 (a) of the act, 4021.
- IV. If the loan is for any of the purposes in paragraph III (c) above (section 501 (b) of the act) and is to be secured by a junior lien because of existing prior liens, attach a signed memorandum stating with respect to such prior liens: (a) Date, original amount, and unpaid balance of loan; (b) amounts and frequency of payments required and permitted; (c) rate of interest; (d) whether any payments are past due and the amounts thereof; (e) whether any taxes, special assessments, or insurance premiums are due but unpaid and the amounts; (f) date of most recent appraisal of the property and value therein stated; (g) date and nature of default, if any.
- V. The veteran should have read Form 1804, "Explanation of Home Loan Guaranty," before signing application.
- VI. Permissible loan charges, see regulations, section 4016.
- VII. If the loan is not to be secured by a "mortgage," see regulations, section 4024, paragraph 5.
- VIII. A notary's certificate is not required on the application. Nevertheless it must be remembered that Federal statutes provide severe penalties including forfeitures, fines, and imprisonment for fraud on the part of the applicant and also as to any person who shall "knowingly make or cause to be made, or conspire, combine, aid, or assist in, agree to, arrange for, or in anywise procure the making or presentation of a false or fraudulent affidavit, declaration, certificate, statement, voucher, or paper, or writing purporting to be such," concerning any application for the guaranty of a loan by the Administrator. (38 U. S. Code 697, 715, 450, 451, 454a, 556a; 18 U. S. Code. 80.)

VETERANS ADMINISTRATION

APPLICATION FOR HOME LOAN GUARANTY

State
(Where property is located)Number L.
(To be filled in by V. A.)1.
(Lender)2.
(Borrower—Veteran).....
(Address).....
(Address)

INSTRUCTIONS

(Read carefully before beginning to fill out this form)

I. LOAN GUARANTY CERTIFICATE (Form 1801). (Attached to original application only.)

Fill in all spaces at top of the form, except the "L" number. Also complete part II, "Description of Property To Be Mortgaged," in such a manner that all required information will be duplicated by a carbon impression in the proper spaces on page 1 of the application. If it is necessary to continue the property description on the reverse side of the certificate, use space on page 2 of the application for the carbon impression thereof. The certificate may then be separated from the application along the perforated line at the bottom of the page and submitted to the agency with the application and other papers. (See regulations, section 4025.) No copy of the certificate other than the original is necessary. It will be signed and returned to the lender by the Veterans Administration if the application is approved.

II. APPLICATION FOR HOME LOAN GUARANTY (Form 1802).

(a) This form should be made in duplicate. For the duplicate copy which is to be retained by the lender, use the form which does not have the certificate attached to it. The original signed copy will be permanently retained by the Veterans Administration and should be sent to the agency with other papers. (See regulations, section 4025.)

(b) Answer every question in some manner. If not applicable, place a check mark (✓) in the space for answer.

(See continuation of instructions, page 4)

3. Description of Property To Be "Mortgaged"

(Type lot and block number, if any, or field notes and any other proper language to complete legal description. Include description of personal property, if any)

Premises identified as
(House number and street).....
(City, Town, Village).....
(County, Parish).....
(State, District, Territory)

and further described as:

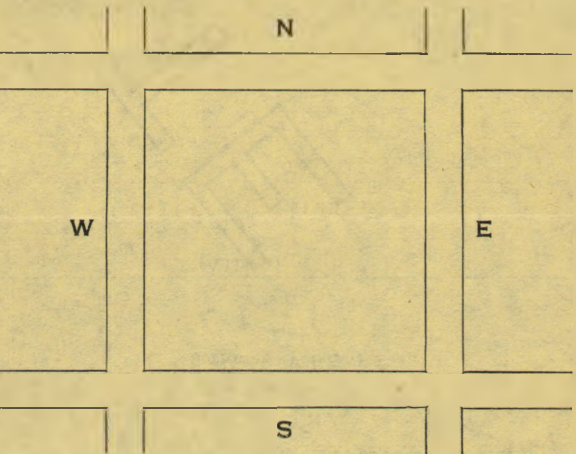
4. Applicant's age _____ 5. Sex _____ 6. Race _____ 7. Service or serial No. _____
8. Date of birth _____ 9. Place of birth _____
10. Indicate by a cross (X) the branch of service in which you served:
☐ Army ☐ Navy ☐ Marine Corps ☐ Coast Guard
11. Date entered service _____ 12. Date separated from active duty _____
13. Rank at time of separation _____
14. If you have served in any branch under another name, state that name, the branch, and dates between which you served under that name. If none, so answer _____
15. Have you applied to the Administrator of Veterans' Affairs for any other loan or loans? _____ (Yes or no)
If yes, give the following information for each application.

DATE OF APPLICATION (S)	NAME AND ADDRESS OF LENDER(S)	PURPOSE OF LOAN (S)	WAS LOAN CLOSED?	AMOUNT OF GUARANTY
				\$ _____
				\$ _____
				\$ _____
				\$ _____

16. (a) Purpose of loan hereby applied for: _____ (b) Purchase price or cost \$ _____
(If for repairs, improvements, etc., state nature)
17. (a) Amount of loan \$ _____ (b) Rate of interest _____ % (c) Guaranty requested \$ _____
(d) Secured by a _____ mortgage, or _____
(e) For _____ years (f) Payable \$ _____ each _____

18. Homesite:
(a) The lot faces _____ on _____
Street, between _____ Street
and _____ Street, _____ feet
front and extends back _____ feet or _____
The lot area is about _____ (sq. ft.) (acres).
(b) Easements (location and purpose):

PLAT.—Indicate below shape, location, and dimensions of lot, distance from nearest intersections, and names of streets.



19. Leasehold _____ Ground rental, \$ _____ per year. Lease is dated _____
(Yes or no)
and expires _____ Options: Renewable for _____ years: Purchasable for \$ _____
Option expires _____

20. What estate in the land described on page 1 hereof are you to own or do you now own?

(State whether fee simple, or other estate. If a lease only, so state)

(Also state whether all, or an undivided interest; and if latter, how much)

21. Street improvements. Street in front of property surfaced with _____
 22. Utilities. (Answer "Yes" or "No" as to each connected to the home.) (a) Electricity _____ (b) Gas (public main) _____ (c) Public sewer _____ (d) Septic tank and drain _____ (e) Water supply: Public _____ Private _____ Other (specify) _____

23. Residence: (a) When built _____; (b) Type of construction: Frame _____, brick veneer _____, masonry _____, other _____; (c) Roof material _____; (d) Stories above basement _____; (e) Number of rooms _____; (f) Baths _____; (g) Designed for _____ families; (h) Describe any nonresidential use _____; (i) Percentage of floor area for such use _____%; (j) Type of heating system and fuel _____; (k) Garage: Attached _____, detached _____, built in _____ Number of cars _____; (l) Living quarters in garage? _____; housekeeping _____ Number of rooms _____

24. Taxes and assessments: (a) Real estate taxes: Amount levied this fiscal year, \$ _____ (b) If proposed construction: Estimated yearly taxes when completed, \$ _____ (c) Special assessments: Total amount outstanding, \$ _____; amount payable this fiscal year, \$ _____ (d) Amount payable per year, \$ _____, beginning _____

25. If new construction or alterations involved, state (a) Name and address of contractor _____
 (b) Date of beginning work _____ (c) Expected completion date _____
 (d) General nature of work (e. g., new building, kitchen, roof, garage, etc., see Regulations, sec. 4032) _____

26. If new construction, what amount will veteran pay for (a) the advance of funds _____
 (b) Supervision or inspection _____

27. Personal and financial status of veteran:
 (a) Occupation _____ (b) Income per year, Salary \$ _____ Other \$ _____
 (c) Employed by _____
 Address _____
 (d) How long employed there _____ (e) Estimated net worth, \$ _____
 (f) Check one: ☐ Married ☐ Single ☐ Divorced ☐ Widower
 (g) Number of dependents _____ (h) Ages _____
 (i) Name of husband or wife _____
 Occupation _____ Income per year: Salary, \$ _____; other, \$ _____
 Employed by _____
 Address _____
 (j) Names and addresses of three credit references: _____

28. Have you read or had read to you Form 1804, "Explanation of Home Loan Guaranty"? _____

29. Do you intend to occupy the property as a home? _____

30. Insurance will be obtained against: (a) Fire \$ _____, (b) Windstorm \$ _____, (c) Extended coverage, Form No. _____, \$ _____ (d) Other _____ (Specify) _____

31. The person signing this application as the veteran hereby represents that he is the veteran named in question 2 on page 1 of this application. His identity as such has been established to the satisfaction of the lender by _____ (State

method, e. g., personal acquaintance of stated period; comparing signature and description on certificate of discharge, etc.)

32. All the information reflected by the application is true to the best of lender's information and belief.
 33. The undersigned borrower (veteran) and lender (or seller) hereby apply for a guaranty by the United States of a loan in accordance with this application, which is also an application to the lender by the borrower for said loan; said guaranty to be pursuant to the Servicemen's Readjustment Act of 1944 (38 Stat. 284), which act and the regulations issued pursuant thereto and in effect on the date of the loan guaranty certificate issued pursuant to this application shall be a part of the contract between the United States, the borrower, the lender, and each of them.
 34. Borrower and lender understand and agree that, if issued, the guaranty will be issued in reliance upon the information contained in this application.

35. The lender, or authorized employee, or agent of the lender, has read this entire application as completed, has seen and spoken with applicant, believes he is the veteran, and he appears to be competent to understand the nature of the transaction and to enter into it.

(If a corporation)

ATTEST _____
Secretary. Lender.

By _____
(Authorized signature)

CORPORATE SEAL

(Title)

Borrower(s).

Signatures of lender and borrower must exactly correspond in every detail with the names as typed at top of page 1— notwithstanding name of borrower so shown may differ from name in question 14. A married woman will include her surname before marriage, but sign husband's surname as her present surname.

Recommendation of Designated Agency

This application and the attached papers are forwarded to the Administrator of Veterans' Affairs by the undersigned designated Federal agency, which hereby recommends that said Administrator _____ said application for a guaranty.

(Designated agency)

By _____
(Authorized signature)

INSTRUCTIONS—Continued

- III. Reference is made to the following sections of the regulations for guidance in connection with applications for (a) purchase of a home, 4024-4031; (b) new construction, 4032; (c) repairs, alterations, improvements, delinquent indebtedness, taxes, special assessments, 4004-4006; (d) two or more borrowers, 4022-4023; (e) second loans under section 505 (a) of the act, 4021.
- IV. If the loan is for any of the purposes in paragraph III (c) above (section 501 (b) of the act) and is to be secured by a junior lien because of existing prior liens, attach a signed memorandum stating with respect to such prior liens: (a) Date, original amount, and unpaid balance of loan; (b) amounts and frequency of payments required and permitted; (c) rate of interest; (d) whether any payments are past due and the amounts thereof; (e) whether any taxes, special assessments, or insurance premiums are due but unpaid and the amounts; (f) date of most recent appraisal of the property and value therein stated; (g) date and nature of default, if any.
- V. The veteran should have read Form 1804, "Explanation of Home Loan Guaranty," before signing application.
- VI. Permissible loan charges, see regulations, section 4016.
- VII. If the loan is not to be secured by a "mortgage," see regulations, section 4024, paragraph 5.
- VIII. A notary's certificate is not required on the application. Nevertheless it must be remembered that Federal statutes provide severe penalties including forfeitures, fines, and imprisonment for fraud on the part of the applicant and also as to any person who shall "knowingly make or cause to be made, or conspire, combine, aid, or assist in, agree to, arrange for, or in anywise procure the making or presentation of a false or fraudulent affidavit, declaration, certificate, statement, voucher, or paper, or writing purporting to be such," concerning any application for the guaranty of a loan by the Administrator. (38 U. S. Code 697, 715, 450, 451, 454a, 556a; 18 U. S. Code. 80.)

VETERANS ADMINISTRATION
APPRAISAL REPORT

1	EXISTING CONSTRUCTION <input type="checkbox"/>			PROPOSED CONSTRUCTION <input type="checkbox"/>			ALTERATIONS AND IMPROVEMENTS <input type="checkbox"/>															
2	LENDER						ADDRESS															
3	VETERAN						PRESENT ADDRESS															
4	ADDRESS OF SECURITY																					
5	LEGAL DESCRIPTION						PRESENT TENANTIBILITY IS--															
6																						
7																						
8																						
9																						
10	BRIEF DESCRIPTION (Building, lot, district, zone, violations) Lot Size--																					
11																						
12																						
13																						
14																						
15	ANY EVIDENCE OF TERMITES			DRY ROT		DAMPNESS		SETTLEMENT		NO EVIDENCE												
16	CHARACTER OF NEIGHBORHOOD IS--						GENERAL TREND IS--															
17	MAJOR STRUCTURES		CONSTRUCTION		TYPICAL COND.N.		BUILT UP		AVG. BLDG. AGE		OWNERS		VACANT		ZONING		TRANSITION TO--					
18	Neigh.						%				%		%									
19	Block						%				%		%									
20	UTILITIES		AVAIL.		CON- NECTED		STREET IMPS.		CONVEN- IENCES		BIK		MI.		TYPICAL INFLUENCES		Is SUBJECT TYPICAL OF NEIGHBORHOOD? (Describe)					
21	Water						Walks		G. School				Racial									
22	Sewer						Curb		H. School				Occupn.									
23	Gas						Paving		Stores				Income									
24	Elec.						Alleys		Church				Rentals									
25	Septic tank						Fire pro- tection		Transpn.				Values									
26	VICINITY PROPERTY TRANSACTIONS AND COMPARISONS																					
27	PROPERTY ADDRESS		UNITS ROOMS		CONSTRUC- TION		CONDITION		EST. F. M. VALUE		LIST PRICE		RENTAL		SALE PRICE		MONTHS ON MKT.		DATE SOLD AND TERMS			
28																						
29																						
30																						
31	BUILDING SPECIFICATIONS--CONDITION AND CALCULATIONS																		SUITABILITY OF FLOOR PLAN--			
32	A		GENERAL CONDITION		B		GENERAL CONDITION		SQUARE OR CUBIC FEET		A		B		MONTHLY RENTAL UNFURNISHED							
33	Age														UNIT		ACTUAL		FAIR "As Is"		FAIR "As REPD.	
34	Use														A							
35	Stories														B							
36	Units														C							
37	Constn.														D							
38	Quality																Is actual rent set under rent control?					
39	Roof																		ANNUAL INCOME ANALYSIS			
40	Found																		Estimated gross income		\$	
41	Basmt.																		Estimated expense and vacancy		\$	
42	Rooms																		Estimated net income		\$	
43	Floors																		CAPITALIZATION OF RENTS			
44	Int. walls																		\$ @ % = \$			
45	Light Heat Fuel																		FUTURE ECONOMIC LIFE			
46	Fireplace																		Bldg. "A" Yrs. Bldg. "B" Yrs.			
47	Baths																		ASSESSED VALUES		ANNUAL TAXES	
48	Closets																		Land \$			
49	Gutters Spouts																		Buildings \$		General \$	
50																			TOTAL \$		Special \$	
51	USE SPACE BELOW FOR FURTHER COMMENTS--Justify capitalization rate--Is it over or under improvement? Detrimental influences, if any--Easements--Encroachments--																					
52	Desirability of property for intended use.																					
53																						
54																						
55																						
56																						
57																						
58																						
59	ANNUAL GROUND RENTAL, \$										CAPITALIZED @ % = \$											
60	Explain difference, if any, between reasonable normal value and present market value, justifying reasonable normal value.																					
61																						
62																						
63																						
64																						
65																						
66																						

Show Street Names, Location of Subject Property on Plat, One Front View Photograph, and Other Views to Show Additional Buildings. Show Dimensions of Lot on Plot Plan

[illegible][illegible][illegible]

VALUATION SUMMARY

Value based on depreciated reproduction cost of buildings plus land	\$
Value based on capitalization of stabilized rentals	\$
Value based on comparable vicinity transactions	\$

I HEREBY CERTIFY that (a) I have carefully viewed the property described in this report, INSIDE AND OUTSIDE so far as it has been completed; that (b) it is the same property that is identified by legal description in my appraisal assignment; that (c) I have no interest, or present prospective, in the applicant, property, or mortgage except:

and that (d) basing my opinion upon terms prevalent in this community and data recorded in this report, I estimate the property's

Reasonable Normal Value As Repaired \$

DATE	APPRAISER'S SIGNATURE
APPRAISER'S ADDRESS	APPRAISER'S NAME TYPED

VETERANS ADMINISTRATION EXPLANATION OF HOME LOAN GUARANTY

(Under the Servicemen's Readjustment Act of 1944)

Veterans should read this explanation before signing the application form

1. The Veterans Administration has no authority to make a loan. The loan is made by banks and other lenders at not over 4 percent interest. When made in accordance with the regulations it may be partially guaranteed by the Administrator. The guaranty is available on purchase money notes also. For convenience these transactions are called loans in this explanation. Payments may extend over a period of 20 years.

2. If the veteran fails to make payments as they become due according to his contract with the lender the property may be foreclosed. If the Veterans Administration is required to pay any or all of the amount guaranteed the veteran will become obligated for the repayment to the Government of the amount paid on account of the guaranty.

3. Interest for the first year on the amount guaranteed will be paid by the Government. The veteran does not repay this amount.

4. Any lender has the right to refuse to make a loan, with or without stating a reason. The fact that a particular lender refuses to lend the money does not mean that another lender may not be willing to lend it. The Veterans Administration will determine whether to guarantee the loan on the basis of the facts presented, irrespective of who may be the proposed lender (or seller).

5. Neither the act nor the regulations limit the amount of the loan, but the maximum amount of guaranty available to an eligible veteran is \$2,000. Once this amount has been guaranteed by the Administrator it cannot be made available on another loan, for any purpose.

6. Under certain conditions the Administrator may guarantee a loan secured by a "second mortgage," obtained for the purpose of acquiring a home, if the "first mortgage" is to secure a loan "made, guaranteed, or insured" by a "Federal Agency." Most lenders can furnish details about such a loan.

7. The Veterans Administration will not undertake to advise a veteran as to the purchase or nonpurchase of a specific property as this is a decision for which the veteran must accept personal responsibility, but information of a general character may be made available. However, there may be essential elements of a proposed transaction which require specialized knowledge and it may be to the veteran's interest to consult experts in such matters so that he may properly determine the practicability and feasibility of his assuming such an obligation.

8. Read the entire Application Form 1802 before answering the questions in it. This will suggest several matters which, while not precisely covered in the application, require careful consideration in the purchase of a home. For example: (a) Soundness, type, and condition of foundation, floors, walls, ceilings, roof, furnace, stove, plumbing, fixtures, kitchen and bathroom equipment; (b) probable cost of electricity, gas, fuel for heating (it is less if house is completely insulated), water supply, and maintenance items such as repairs, painting, contemplated alterations, etc.; (c) nearness to suitable schools, churches, recreation centers, shopping facilities, place of business, and public transportation (fares and frequency of service, day and night); (d) present and future desirability of the neighborhood; (e) adequate drainage by storm sewer or otherwise; (f) present and possible future assessments against the home or the owner for sidewalks, curbs, sewer, water mains, or other improvements; (g) existing restrictions or "zoning laws" as to building lines, use of the land or nearby lots for business or other purposes, cost and type of buildings, etc.

9. The purchase of a home is an important transaction. To be successful, all factors must be carefully considered. A copy of the regulations, which are a part of the contract, is available at any office of the Veterans Administration and probably at any bank or other lending institution.

FRANK T. HINES,
Administrator.

VETERANS ADMINISTRATION
LOAN CLOSING STATEMENT

Guaranty
No. 1
(To be filled in by Veterans Administration)

(Lender's file or loan number)

Name of veteran _____ Service or
Serial No. _____

Mailing address _____

Purchase price or cost of property \$ _____

Credits to veteran's account: Cash \$ _____

Other _____ \$ _____
(Specify)

Amount to be financed \$ _____

First mortgage held by _____ \$ _____

Second mortgage held by _____ \$ _____

Other _____ \$ _____
(Specify)

held by _____ \$ _____

Amount to be guaranteed \$ _____

DISBURSEMENTS

Column No.	I	II	III	IV
Item No.	Account	Name of Payee (If available)	Estimated Amount ¹	Actual Amount ¹
1	Seller.....		\$.....	\$.....
2	Existing liens.....			
3	Amounts in escrow or trust (purpose):.....			
4				
5				
6				
7	Taxes (describe):.....			
8				
9				
10				
11	Assessments.....			
12				
13				
14				
15	Insurance Premium:			
	Fire..... \$			
	Windstorm..... \$			
	Other..... \$			
16	Reconditioning.....			
17	Inspection fee.....			
18	Appraisal.....			
19	Land survey.....			
20	Credit report.....	X X X X X X X X X X X		
21	Title or abstract fee.....			
22	Recording fees.....			
23	Other (specify):.....			
24				
25				
26				
	TOTAL DISBURSEMENTS.....		\$.....	\$.....

¹ Complete column III when sending papers to the agency in accordance with regulations Sec. 4025.
¹ Complete column IV and return form to Veterans Administration when loan is closed and "Report of Closing Loan" on the reverse hereof has been executed in accordance with regulations Sec. 4031. Explain by reference to item number on reverse hereof any difference between columns III and IV.

Date: _____, 19____ Lender _____

By _____
(Borrower (veteran))

Explanation of differences between columns III and IV

[illegible]

REPORT OF CLOSING LOAN

ADMINISTRATOR OF VETERANS' AFFAIRS,

Attention:

Pursuant to section 4031 of the Regulations, this is to certify that the loan referred to on the reverse hereof has been closed and the following conditions have been carried out to make effective the Certificate of Loan Guaranty issued by the Administrator of Veterans' Affairs:

- (a) The principal amount of the note evidencing the loan has been disbursed.
- (b) The disbursements have been made for the purposes set forth in the loan closing statement submitted to the Veterans Administration and in accordance with the amounts therein estimated except as shown by the actual disbursement in column IV on the reverse hereof.
- (c) The note and mortgage (or other security instrument) were validly executed; and the latter was duly acknowledged, witnessed, or proved, so that it was legally eligible for recording; and was properly filed for record on the _____ day of _____, 19____, at _____ M. with the _____
(Title of recording official)
for _____
(District, County, Parish, Town, etc.)
State of _____ His file No. _____
- (d) The note was duly executed by the debtor and dated _____ day of _____, 19____, in the amount of \$_____ bearing interest at _____ percent per annum.
- (e) The loan guaranty certificate No. L_____ was completed and appropriately signed by the lender and the borrower (veteran) as therein provided.

Witness

my
our

 hand and seal this _____ day of _____, 19_____

....., 19.....

If a corporation:

(Lender)

ATTEST: _____ Secretary.

By
(Title)

(Title)

(Address)

[CORPORATE]
SEAL

(City)

(State)