FEDERAL RESERVE BANK OF NEW YORK

Circular No. 2873 November 28, 1944

GUARANTY OF HOME LOANS TO VETERANS

Forms for Use in Connection Therewith

To all Banks and Trust Companies in the Second Federal Reserve District:

For your information, we are enclosing copies of the following forms prescribed by the Veterans' Administration for use in connection with the guaranty of home loans to veterans pursuant to section 501 of the Servicemen's Readjustment Act of 1944:

- (a) Certification of Eligibility—(Finance Form 1800)
- (b) Loan Guaranty Certificate and Application for Home Loan Guaranty (original)—(Finance Forms 1801 and 1802, combined)
- (c) Application for Home Loan Guaranty (duplicate)—(Finance Form 1802)
- (d) Appraisal Report—(Finance Form 1803)
- (e) Explanation of Home Loan Guaranty—(Finance Form 1804)
- (f) Loan Closing Statement—(Finance Form 1806)

We have not received any copies of the form of Claim Under the Guaranty (Finance Form 1805).

We are not in a position to furnish you with additional supplies of the enclosed forms, but have been informed by the Veterans' Administration that additional supplies may be obtained from any of its local offices. Such offices in the Second Federal Reserve District have been established at the following places:

Lyons, New Jersey.
Batavia, New York.
215 West 24th Street, New York 11, N. Y.
2 Park Avenue, New York 16, N. Y.

The Veterans' Administration has requested us to transmit the following information regarding the preparation and use of the enclosed forms: A statement of the location of any real estate to be mortgaged should be inserted in the blank space in the upper right-hand corner of the Certification of Eligibility (Finance Form 1800). When the original and duplicate of this form have been completed down to the double line and have been signed by the veteran and the prospective lender, the original and duplicate should be forwarded by the lender to the nearest local office of the Veterans' Administration. If the veteran is eligible and the Administrator of Veterans' Affairs has not already issued guaranties in respect of the veteran totaling \$2,000 (the maximum amount which may be guaranteed under the Act), the remainder of the form will be completed and executed by the loan guaranty officer of the Veterans' Administra-

(OVER)

tion and the original of the form will be returned to the lender. The lender should then arrange for the preparation of the Loan Guaranty Certificate and Application for Home Loan Guaranty (Finance Forms 1801 and 1802) and, if any real estate is to be mortgaged, the lender should arrange with the appraiser designated by the loan guaranty officer on the Certification of Eligibility (Finance Form 1800) for the preparation of the Appraisal Report (Finance Form 1803). The executed original of the Application for Home Loan Guaranty, the Appraisal Report (if any), and the other papers required to be submitted pursuant to sections 36.4024, 36.4025 and 36.4032 of the regulations of the Administrator of Veterans' Affairs regarding the guaranty of home loans,* should be forwarded by the lender, if located in the Second Federal Reserve District, to the Veterans' Administration, Loan Guaranty Division, Room 1221, 2 Park Avenue, New York 16, N. Y., unless some other agency is designated on the Certification of Eligibility to receive the application. The office of the Veterans' Administration at 2 Park Avenue, New York City, will also endeavor to answer any inquiries you may wish to make concerning the guaranty of loans to veterans pursuant to the Servicemen's Readjustment Act of 1944.

The enclosed forms are not authorized for use in connection with the guaranty of loans to veterans for the purchase of farms and farm equipment pursuant to section 502 of the Servicemen's Readjustment Act of 1944, nor in connection with the guaranty of loans to veterans for the purchase of business property, etc., pursuant to section 503 of the Act. We have been advised by the Veterans' Administration that, although it is expected that regulations regarding the guaranty of loans for such purposes will be issued shortly, the forms for use in connection therewith will not be available for distribution until several weeks later. We propose to send you copies of such regulations and forms when they are available.

ALLAN SPROUL,

President.

^{*} A copy of these regulations was furnished you with our Circular No. 2859, dated November 1, 1944.

CERTIFICATION OF ELIGIBILITY

inager, Veterans Administration	n,			
73				
I,(Name—Last)	(First)	(Middle)	(Service or serial nu	mber)
(Address—Number)	(Street)	(City or Town)	(County)	(State)
end to make application to the 3, Seventy-eighth Congress (Seventy-eighth Congress (Seventy-eighth) (Seventy-eighth Congress (Seventy-eighth) (Seven	Administrator of Vervicemen's Readjus	eterans Affairs under stment Act of 1944),	the provisions of Title III, for a maximum guaranty of	Public Law \$
a loan of approximately \$	to be made f	or		
d therefore request that the prove is available to me under Tit	ospective lender nan le III of the Act.	ned below be informe	(State purpose of loan) d if the amount of the guara	anty stated
ace of birthriods of service in armed forces	Date of birth .; show date of entry	and date of separation	□ Army □ Navy □ M. Con:	. □ C. G.
Date of entrance upon active duty	Date of separ	ation from active duty	Reason for separation	
nk and organization at time of s	separation:			
ate permanent mailing address	given at time of sepa	aration from service:		
(Number)	(Street)	(City or Town)	(County)	(State)
(Witness)			(Signature of veteran)	
te, 19	<u> </u>		(Prospective lender)	
			(Address)	
ms of Section 500 (a), Title III 44), eligible for the benefits of the	, Public Law 346, Se		o, io ss (Servicemen's Readjustn	
For the purpose above stated teran named under the provision Any appraisal required in con	ns of Title III of the	Act cited.		
(Name of appraiser) Application for guaranty of l		 urded to	(Address)	
(Agency)		ADMINISTRATOR	(Address) OF VETERANS AFFAIRS.	
		Ву		
ed for FRASER (Veterans Administration	n)		(Loan guarantee officer)	

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ORIGINAL

16-41970-1 U. S. GOVERNMENT PRINTING OFFICE

CERTIFICATION OF ELIGIBILITY

nager, Veterans Administration	,				
T.					
(Name—Last)	(First)	(Middle)		(Service or se	rial number)
end to make application to the A 3, Seventy-eighth Congress (Ser	Street) Administrator of vicemen's Readj	(City or Town) Veterans Affairs undo ustment Act of 1944),	er the prov	(County) risions of Title kimum guarant	(State) III, Public Law y of \$
a loan of approximately \$d therefore request that the prospect is available to me under Title	spective lender na		(State pure ed if the a	rpose of loan) mount of the g	guaranty stated
ace of birth riods of service in armed forces;	Date of birtleshow date of enti	hry and date of separat	☐ Army ion:	□ Navy □	M. C. □ C. G.
Date of entrance upon active duty	Date of seg	paration from active duty		Reason for sepa	ration
nk and organization at time of se	paration:				
ate permanent mailing address g	ven at time of se	paration from service	:	······································	
(Number)	(Street)	(City or Town)		(County)	(State)
(Witness)			(Signat	ure of veteran)	
te, 19_			(Prosp	pective lender)	
			(Address)	
ms of Section 500 (a), Title III, eligible for the benefits		, Service Serial N Seventy-eighth Congr	No ess (Servi	icemen's Readj	, is under the ustment Act of
(Signature of designated official) For the purpose above stated the provision of the provis	here has been res s of Title III of t	erved \$ of the Act cited.	(Loca the amoun		nty credit of the
Any appraisal required in con	nection with the	Chief, proposed loan herein	Readjustm referred to	ent Account Cont o shall be made	erol Subdivision.
(Name of appraiser) Application for guaranty of lo	an should be for	warded to—		(Address)	
(Agency)		ADMINISTRAT		(Address) ERANS AFFAIRS	S.
		Bv			

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Federal Reserve Bank of St. Louis

DUPLICATE

(Loan guarantee officer)

16-41970-1 U. S. GOVERNMENT PRINTING OFFICE

UNITED STATES OF AMERICA

Loan Guaranty Certificate

ISSUED BY

VETERANS ADMINISTRATION

State	Number L.
(Where property is located)	(To be filled in by V. A.)
	Derrones (s)
(Lender)	(Borrower—Veteran)
(Exactly as appears as payee of note)	(Exactly as to be signed on note and mortgage)
	His
(Address)	(Address)
	T
A. This certificate shall become effective when the requirem	nents of the statute and regulations have been complied with
and the acts certified in part III hereof have been accor	mplished in compliance with said requirements. is certificate shall obligate the United States of America to pay
1. All or such portion of the maximum amount her times stated in, and in accordance with the provisions of, 58 Stat. 284), and the regulations issued pursuant theret	reby guaranteed as becomes payable upon the conditions, at the the Servicemen's Readjustment Act of 1944 (38 U. S. Code 693; to which are in effect on the date of this certificate. In no event Subject to the foregoing, this guaranty on this date is for
or percentage.	amount of said "note," and in no event will it exceed said sum "note," an amount equal to the interest for 1 year at the conoriginally 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 b	y the Administrator of Veterans' Affairs, through the undere in the manner hereinabove prescribed.
	origage," duly executed and acknowledged, was properly filed
Dated Placed Spoke FRE Deep Band 100 or second	Administrator of Veterans' Affairs,
	arent to which the lost managery entitles was restrict and
	By Donald School Control of the Cont
	(Authorized agent)
	At(Post office)
	п
	rty To Be "Mortgaged"
(Type lot and block number, if any, or to complete legal description. Include	r field notes and any other proper language e description of personal property, if any)
Premises identified as	
	(House number and street)
(City, Town, Village) (Count	y, Parish) (State, District, Territory)

(Continue legal description if necessary in the space below)

	Certification by B	orrower a	nd Lender
A.	We hereby warrant that (1) the undersigned borrower sum of which is \$; (2) it is dated the rower(s) and mortgagor(s) delivered it together with same date, and executed to secure payment of said no contemplated in the application of the undersigned pur (5) the amount stated above has been paid to, or according	the "mortgote; (4) sa	day of, 19; (3) borage" (as defined in the regulations) bearing the did note and mortgage are in the form and type nich this loan guaranty certificate was issued; and
B.	The undersigned lender warrants that (1) the same "m	ortgage," d	uly 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 the same property described, or otherwise identified, or r and in this loan guaranty certificate; and (3) that no lies said application.	eferred to, n superior t	in the above-mentioned application for guaranty, o said "mortgage" has intervened since the date of
	(If a corporation)		aid "note," and in no event will it exceed said sum
		Mr.	o the largroung, this guaranty on this date is for
	na bear 2019, and the regulations against pursuant thereb	Mrs.	men's averaguagueur act of 1344 tee U.S. Core are
	Secretary.	eby guaran	reed as because helespie about the $continuous$ $Lender(s)$.
	to the regal notice of the "note" described on the reverse		his duly filing claim therefor:
	This certificate shall become effective when the requirem	Ву	statute and regulations have been complied with
	CORPORATE SEAL		Title (president, vice president, etc.)
	r percenti	Mr. Mrs.	(Addres)
		Miss	
	granting as appears as solves of motel		(E-realty as to be staned on note and morthago)
	(peroce)	Mr. Mrs.	
			Borrower(s).
			(Sign in ink on these lines)
	Carpone Brahasiry is jockted)		Number is (To be mised in by V. A.)

If the note is unsecured but is eligible for guaranty under the regulations, references to "mortgage" in paragraphs "A" and "B" above are inapplicable. (See regulations, sec. 4008, par. 1.) Aran Guaranty Certificate

APPLICATION FOR HOME LOAN GUARANTY

	roperty is located)	Number		ed in by V. A.)
	(Lender) 2.	(Rowro	wer—Veteran)	
	(Lieutes)	(Boile	wer—veteran)	
	Address)	(A.3		
	autess)	(Add	iress)	
Tana loc area is about (b) Ensignents (locati				
The let area is plant	INSTRUCTIONS			
front and extends back	Jest of Landing	1 t +1: - f		
	(Read carefully before beginning to file	out this form)		
LOAN GUARANTY CERTIFI	ICATE (Form 1801).			
APPLICATION FOR HOME (a) This form show	gned and returned to the lender by the Veter. LOAN GUARANTY (Form 1802). uld be made in duplicate. For the duplicate of the certificate attached to it. The original	ans Administration opy which is to be signed copy will be	retained by the	lender, use
APPLICATION FOR HOME (a) This form shot form which does not have Veterans Administration	gned and returned to the lender by the Veter. LOAN GUARANTY (Form 1802). Ild be made in duplicate. For the duplicate c	opy which is to be signed copy will be papers. (See regulate a check mark	if the application of the retained by the permanently illations, section	lender, use retained by 4025.)
(a) This form show form which does not have Veterans Administration	gned and returned to the lender by the Veters LOAN GUARANTY (Form 1802). Ild be made in duplicate. For the duplicate converte certificate attached to it. The original of and should be sent to the agency with other question in some manner. If not applicable,	opy which is to be signed copy will be papers. (See regulate a check marks, page 4)	if the application of the retained by the permanently illations, section	lender, use retained by 4025.)
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	5. Sex 6. Race 9. Place of			
Indicate by a cross (>	 the branch of service in which you Navy 12. Day 	ou served: Marine Corps	□ Coa	st Guard
	ation		ictive duty	
. If you have served in	any branch under another name, state	te that name, the bra		
	the Administrator of Veterans' Affa		n or loans?	(es or no)
DATE OF APPLICATION (S)	Name and Address of Lender		RPOSE WAS LOAN CLOSED?	Amount of Guaranty
	to complete togal description. Anchede da	earlytion of personal pro-	sersy, if one	\$
	S. Description of Proper		Company of the Compan	\$
	(See continuation of t			\$
	and should be sent to the agoncy			
(a) Purpose of loan h	ereby applied for:	laplicate copy which	is to be retained by t	to lender, nee
(a) Amount of loan \$ (d) Secured by a	(b) Rate of intermentage, or	rest% (c)	Guaranty requested \$	
	ears (f) Payable \$			tion and dim
Homesite:		sions of lot,	distance from nearest	
(a) The lot faces	on	names of st		
	Street Street		N	
	Street, fe		(com)	
	(sq. ft.) (acres	:).		
(b) Easements (locat	on and purpose):	w		E
	vgp.ee)	- "	(WYQLAN)	
			(DOLLONG) ACIDITA	
	(08808)		(Borrown Vehicle)	

CAOUSE L	Ground rental, \$			filled in By V. A.)

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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
	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 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;
A	(i) Percentage of floor area for such use%; (j) Type of heating system and fuel
	; (k) Garage: Attached, detached, built-in Number of cars;
	(1) Living quarters in garage?; housekeeping Number of rooms
24.	Taxes and assessments: (a) Real estate taxes: Amount levied this fiscal year, \$
	construction: Estimated yearly taxes when completed, \$ (c) Special assessments: Total amount
	outstanding, \$; amount payable this fiscal year, \$ (d) Amount payable per
L	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)
	(a) deneral nature of work (c. g., new building, kitchen, 1001, garage, etc., see Regulations, sec. 4002)
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 Other \$ 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
	(i) Name of husband or wife
	Occupation; other, \$;
	Employed by
	Address
	(j) Names and addresses of three credit references:
	The state of House Loop Copyrights
28.	Have you read or had read to you Form 1804, "Explanation of Home Loan Guaranty"?
29.	Insurance will be obtained against: (a) Fire \$, (b) Windstorm \$, (c) Extended cover-
30.	Insurance will be obtained against: (a) Fire \$, (b) windstorm \$, (c) Extended cover-
	age, Form No, \$ (d) Other
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
1	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 of the learn guaranty to the servicement of the learn guaranty corriforate issued pursuant to this sandigation.
	issued pursuant thereto and in effect on the date of the loan guaranty certificate issued pursuant to this application
0.4	shall be a part of the contract between the United States, the borrower, the lender, and each of them. Borrower and lender understand and agree that, if issued, the guaranty will be issued in reliance upon the information
54.	contained in this application.

ATTEST	
Secretary.	Lender.
	Dee - continuation of and anappropriate of the continuation of the
	Dy
	Other (Title)
d. Insurance will be obtained against: (a) Fire \$	(b) Windstorin 3
	Borrower(s).
Signatures of lender and borrower must exactly correnotwithstanding name of borrower so shown may diff surname before marriage, but sign husband's surname	espond in every detail with the names as typed at top of page 1— er from name in question 14. A married woman will include her a as her present surname.
Recommendation	of Designated Agency
This application and the attached papers are forward	ed to the Administrator of Veterans' Affairs by the undersigned
designated Federal agency, which hereby recommends said application for a guaranty.	portion was real real real real real real real real
* Address	
(c) Employed by	
(a) Occupation (b)	(Designated agency)
'. Personal and financial status of veteran;	
(b) Supervision or inspection	By(Authorized signature)
	(Authorized signature)
INSTRUCT	IONS—Continued
II. Reference is made to the following sections of the (a) purchase of a home, 4024-4031; (b) new constinuebtedness, taxes, special assessments, 4004-4006 section 505 (a) of the act, 4021.	e regulations for guidance in connection with applications for truction, 4032; (c) repairs, alterations, improvements, delinquent; (d) two or more borrowers, 4022–4023; (e) second loans under
(a) Date, original amount, and unpaid balance of mitted: (c) rate of interest: (d) whether any na	II (c) above (section 501 (b) of the act) and is to be secured by h a signed memorandum stating with respect to such prior liens loan; (b) amounts and frequency of payments required and per yments are past due and the amounts thereof; (e) whether any are due but unpaid and the amounts; (f) date of most recent; (g) date and nature of default, if any.
V. The veteran should have read Form 1804, "Explana	tion of Home Loan Guaranty," before signing application.
VI. Permissible loan charges, see regulations, section 4	016. Also of heating system and lust -
II. If the loan is not to be secured by a "mortgage," se	
II. A notary's certificate is not required on the applica provide severe penalties including forfeitures, fine also as to any person who shall "knowingly make or arrange for or in anywise procure the making or or in anywise procure the making or or in anywise procure the making or or or in anywise procure the making or or or in anywise procure the making or	tion. Nevertheless it must be remembered that Federal statutes, and imprisonment for fraud on the part of the applicant and cause to be made, or conspire, combine, aid, or assist in, agree to resentation of a false or fraudulent affidavit, declaration, certification to be such," concerning any application for the guaranty of 715, 450, 451, 454a, 556a; 18 U. S. Code. 80.)

U. S. GOVERNMENT PRINTING OFFICE 16-41967-1

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.

APPLICATION FOR HOME LOAN GUARANTY

St	ate	property is located)		Number		ad in by V A)
	(Where	property in locatedy			(To be fill	ed in by V. A.)
1.			2			
		(Lender)		(Borrov	ver-Veteran)	
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			INSTRUCTIONS	//		
		(Read carefull	y before beginning to fill	out this form		
	mig	Sheet		0		
I.	LOAN GUARANTY CERTI	FICATE (Form 1801).	(Attached to original ap	plication only.)		
	Fill in all engage	at tan of the form ever	ant the "I" number Alee	Calverdate Sout II "	Description of	Duanauty To Do
	Mortgaged," in such	a manner that all requ	ired information will be	displicated by a car	bon impression	in the proper
	spaces on page 1 of the	application. If it is n	ecessary to continue the	property description	on on the reve	rse side of the
	certificate, use space of	n page 2 of the applicat	tion for the carbon impre	ssion thereof. The	certificate ma	y then be sep-
	application and other	napers. (See regulati	ions, section 40250 No	ony of the certific	ate other than	gency with the
	necessary. It will be	signed and returned to	ept the "L" number. Also ired information will be eccessary to continue the ition for the carbon impre- ated line at the vottom of ions, section 4025. No the lender by the Vetera	As Administration	if the applicati	on is approved.
		ar quitassensinger veritigace.	income A			
II.	APPLICATION FOR HOME	E LOAN GUARANTY (For	rm 1802).			
	(a) This form she	ould be made in duplica	ate. For the diplicate co	py which is to be r	etained by the	lender, use the
	form which does not he	ave the certificate attac	hed to it. The original s	signed copy will be	permanently 1	etained by the
			o the agency with other p		and the second second	
	(b) Answer every	question in some man	mer If not applicable, I	place a check mark	(V) in the spa	ice for answer.
		(See con	thuation Instructions,	page 4)		
		//	2)			
		3. Description	of Property To Be	"Mortgaged"		
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		to complete logal descrip	ber, if any, or field notes and ar	ersonal property, if any)		
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11	emises identified as		(House number	and street)		
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PAGE 2

	5. Sex 6. Race				
	9. Place of birth				
Indicate by a cross ()	the branch of service in which you served	l: arine Corps		□ Coast	Guard
	12. Date separ	The state of the s			
	ation				
If you have served in under that name. If i	any branch under another name, state that na	ame, the bra	nch, and d	ates between w	hich you ser
	the Administrator of Veterans' Affairs for a			?	
If yes, give the follow	ing information for each application.				0.10
DATE OF APPLICATION (S)	NAME AND ADDRESS OF LENDER(S)	Put of Lo	RPOSE DAN(S)	WAS LOAN CLOSED?	Amount of Guaranty
	and the second of the second s	of personal per	denga" nj. mis		\$
	3. Description of Property To I				\$
	(See confiburation of funtameth	one, page 4)			8
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(a) Purpose of loan l	nereby applied for:	s only Auric	n iş to be i	retained by the	lender, use
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	rs, improvements, etc., state nature)	and wound			
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(d) Secured by a	mortgage, or each	Barriero / An	except in	o certificate to	ay then be a
	rears (f) Payable \$ each	Dr am Indi	cata balov	shape, locat	ion and din
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	ON	names of st	reets.		
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Street, betweenand	Street, feet k feet or (sq. ft.) (acres). tion and purpose): Ground rental, \$ per year.		(none)	S (18300)	E network A***

VETERANS ADMINISTRATION

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
	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 Other (specify)
	exter schematic constant to bubble of asteroic before the ency concession was appropriately the schematic of
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, buttin / Number of cars;
21	(1) Living quarters in garage?; housekeeping Number of rooms (b) If proposed
27.	construction: Estimated yearly taxes when completed, \$
	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, oof, 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 \$
	Address
	(d) How long employed there (e) Estimated net worth, \$
	(f) Check one: Married Single Divorced Widower
	(a) Number of dependents (h) Ages (i) Name of husband or wife
	Occupation income per year: Salary, \$; other, \$
	Employed by
	Address
	(i) Names and addresses of three gradit references:
	Have you read or had read to you Form 1804, "Explanation of Home Loan Guaranty"?
	Do you intend to occupy the property as a home?
30.	age, Form No. (a) Other (Specify)
	(Specify)
31	The person signing this application as the veteran hereby represents that he is the veteran named in question 2 or page 1 of this application. His identity as such has been established to the satisfaction of the lender by
	William III
	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. The undersigned borrower (veteran) and lender (or seller) hereby apply for a guaranty by the United States of a loan
100	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.

Secretary.	Lender.
page Lof this application. His identity as such has been	the comment of the special and the special of the special spec
The person signing this application as the veteran here!	(Authorized signature)
CORPORATE SEAL	(Qincµh)
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Have you rend or him wood to you Form 1804, "Explanar	man of diameters of compatibility in a company of the company of t
	Borrower(s).
Signatures of lender and borrower must exactly corresponding name of borrower so shown may differ from surname before marriage, but sign husband's surname as	nd in every detail with the names as typed at top of page 1— rom name in question 14. A married woman will include her her present surname.
Recommendation of	Designated Agency
felt Manie of June and Arrange No.	
	o the Administrator of Veterans' Affairs by the undersigned
designated Federal agency, which hereby recommends the said application for a guaranty.	
(d) How lean exaplered facts	(e) Estimated net world, \$
Address	
(a) Geography (b) the (c) the	and the latest popular to the same of the
Figurosial and analogue stratus of vectoris:	(Designated agency)
(b) Supervision or imposition	
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	gulations for guidance in connection with applications for tion, 4032; (c) repairs, alterations, improvements, delinquent) two or more borrowers, 4022-4023; (e) second loans under
(a) Date, original amount, and unpaid balance of loan mitted: (c) rate of interest: (d) whether any payment	o) above (section 501 (b) of the act) and is to be secured by signed memorandum stating with respect to such prior liens; (b) amounts and frequency of payments required and pernts are past due and the amounts thereof; (e) whether any e due but unpaid and the amounts; (f) date of most recent 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.	Type of heating system and fact
II. If the loan is not to be secured by a "mortgage," see rea	gulations, section 4024, paragraph 5.
II. A notary's certificate is not required on the application. provide severe penalties including forfeitures, fines, as also as to any person who shall "knowingly make or causarrange for, or in anywise procure the making or preser cate, statement, voucher, or paper, or writing purporting loan by the Administrator. (38 U. S. Code 697, 715,	Nevertheless it must be remembered that Federal statutes and imprisonment for fraud on the part of the applicant and se to be made, or conspire, combine, aid, or assist in, agree to ntation of a false or fraudulent affidavit, declaration, certifing to be such," concerning any application for the guaranty of 450, 451, 4542, 556a; 18 U. S. Code. 80.)
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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)

VETERANS ADMINISTRATION APPRAISAL REPORT

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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.

U. S. GOVERNMENT PRINTING OFFICE 16-42012-1

VETERANS ADMINISTRATION LOAN CLOSING STATEMENT

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