



Instructions for Completing the VA 26-1802a Applications Dated Prior to 08/01/2016 (Wholesale/Correspondent)

These instructions apply to both the initial and final VA 26-1802a. All sections must be fully completed on page 1. Sections 14 and 16 should be completed by the Broker. Numbers 4 and 11-12 are Not Applicable (N/A) for VA loans.

The Loan Officer is responsible to sign at the bottom of page 1 of the initial VA 26-1802-a. The bottom of page 1 of the final VA 26-1802a form will be signed by a PRMG Underwriter.

HUD/VA Addendum to Uniform Residential Loan Application

OMB Approval No. VA: 2900-0144
HUD: 2502-0059 (exp 04/30/2017)

Part I - Identifying Information (mark the type of application)

1. VA Application for Home Loan Guaranty HUD/FHA Application for Insurance under the National Housing Act

2. Agency Case No. (include any suffix) **VA Case Number**

3. Lender's Case No. **PRMG Loan Number**

4. Section of the Act (for HUD cases)

5. Borrower's Name & Present Address (include zip code)
Borrower's Name and Complete Present Address

6. Property Address (including name of subdivision, lot & block no. & zip code)
Complete Subject Property Address

7. Loan Amount (include the UFMP if for HUD or Funding Fee if for VA)
Loan Amount **Rate**

8. Interest Rate

9. Discount Pts **10. Discount Amount (only if borrower is permitted to pay)** **11. Amount of Up Front Premium**

12. Lender's I.D. Code **900115-00-00**

13. Lender's I.D. Code **900115-00-00**

14. Sponsor / Agent I.D. Code **Broker/Corr. VA ID Number**

15. Lender's Name & Address (include zip code)
PRMG's Name, Address and ZIP

16. Name & Address of Sponsor / Agent
Broker/Corr. Company Name and Address

17. Lender's Telephone Number
PRMG Phone Number

Type or Print all entries clearly

Section 15
Should auto populate with PRMG's Corporate Name, Address and Zip (1265 Corona Pointe Ct. Corona, CA 92879)

PRMG's Lender I.D. Code
Use PRMG's Lenders ID # 900115-00-00 (May appear with no dashes.)

Broker/Correspondent VA ID Number

Broker/Correspondent Company Name and Address

Complete Section 18-20

PRMG's Corporate Phone Number should auto populate here. (951-278-0000)

VA: The veteran and the lender hereby apply to the Secretary of Veterans Affairs for Guaranty of the loan described here under Section 3710, Chapter 37, 38, United States Code, to the full extent permitted by the veteran's entitlement and severally agree that the Regulations promulgated pursuant to Chapter 37, and in effect on the date of the loan shall govern the rights, duties, and liabilities of the parties.

Part II - Lender's Certification

18. First Time Homebuyer? a. Yes b. No

19. VA Only Title will be Vested in: Veteran Veteran & Spouse Other (specify)

20. Purpose of Loan (blocks 9 - 12 are for VA loans only)

1) <input type="checkbox"/> Purchase Existing Home Previously Occupied	7) <input type="checkbox"/> Construct Home
2) <input type="checkbox"/> Finance Improvements to Existing Property	8) <input type="checkbox"/> Finance Co-op
3) <input type="checkbox"/> Refinance (Refl.)	9) <input type="checkbox"/> Purchase Perm
4) <input type="checkbox"/> Purchase New Condo. Unit	10) <input type="checkbox"/> Purchase Perms
5) <input type="checkbox"/> Purchase Existing Condo. Unit	11) <input type="checkbox"/> Refl. Permanent
6) <input type="checkbox"/> Purchase Existing Home Not Previously Occupied	12) <input type="checkbox"/> Refl. Permanently Owned Manufactured Home/Co-op

Part III - Notices to Borrowers. Public reporting burden for this collection of information is estimated to average 6 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering the data needed, and reviewing and reporting the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays this identification number. Send comments regarding this burden estimate or any aspect of this collection of information, including suggestions for reducing this burden, to Washington Headquarters Service, Paperwork Project (0160-0047), Washington, DC 20503.

21. The undersigned lender makes the following certifications to induce the Department of Veterans Affairs to issue a certificate of commitment to guarantee the subject loan or a Loan Guaranty Certificate under Title 38, U.S. Code, or to induce the Department of Housing and Urban Development - Federal Housing Commissioner to issue a firm commitment for mortgage insurance or a Mortgage Insurance Certificate under the National Housing Act.

A. The loan terms furnished in the Uniform Residential Loan Application and this Addendum are true, accurate and complete.

B. The information contained in the Uniform Residential Loan Application and this Addendum was obtained directly from the borrower by an employee of the undersigned lender or its duly authorized agent and is true to the best of the lender's knowledge and belief.

C. The credit report submitted on the subject borrower (and co-borrower, if any) was ordered by the undersigned lender or its duly authorized agent directly from the credit bureau which prepared the report and was received directly from said credit bureau.

D. The verification of employment and verification of deposits were requested and received by the lender or its duly authorized agent without passing through the hands of any third persons and are true to the best of the lender's knowledge and belief.

E. The Uniform Residential Loan Application and this Addendum were signed by the borrower after all sections were completed.

F. This proposed loan to the named borrower meets the income and credit requirements of the governing law in the judgment of the undersigned.

G. To the best of my knowledge and belief, I and my firm and its principals: (1) are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency; (2) have not, within a three-year period preceding this proposal, been convicted of or had a civil judgment rendered against them for (a) commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction or contract under a public transaction; (b) violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property; (3) are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated in paragraph G(2) of this certification; and (4) have not, within a three-year period preceding this application/proposal, had one or more public transactions (Federal, State or local) terminated for cause or default.

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

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

Name & Address
Broker/Correspondent Company Name and Address

I. If no agent is shown above, the undersigned lender affirmatively certifies that all information furnished to the lender is true and correct and that the undersigned lender understands and agrees that it is responsible for the omission of any information with which they are identified.

J. The proposed loan conforms otherwise with the applicable provisions of Title 38, U.S. Code, and of the regulations concerning guaranty or insurance of loans to veterans.

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

Broker/Correspondent Name, Address and Zip

Initial: Must be executed by Broker/Correspondent
Final: Must be executed by PRMG Underwriter

Instructions for Completing the VA 26-1802a Applications Dated Prior to 08/01/2016 (Wholesale/Correspondent)

These instructions apply to both the initial and final VA 26-1802a. All sections must be fully completed on page 2 except sections 22 and 25(6) which are Not Applicable (N/A) for VA loans.

It is important to note that **pages 3 and 4 are Not Applicable** for VA 26-1802a.

result in disapproval of your loan application. This is notice to you as required by the Right to Financial Privacy Act of 1978 that VA or HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to VA and HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law. Caution: Delinquencies, defaults, foreclosures and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The lender in this transaction, its agents and assigns as well as the Federal Government, its agencies, agents and assigns, are authorized to take any and all of the following actions in the event loan payments become delinquent on the mortgage loan described in the attached application: (1) Report your name and account information to a credit bureau; (2) Assess additional interest and penalty charges for the period of time that payment is not made; (3) Assess charges to cover additional administrative costs incurred by the Government to service your account; (4) Offset amounts owed to you under other Federal programs; (5) Refer your account to a private attorney, collection agency or mortgage servicing agency to collect the amount due, foreclose the mortgage, sell the property and seek judgment against you for any deficiency; (6) Refer your account to the Department of Justice for litigation in the courts; (7) If you are a current or retired Federal employee, take action to offset your salary, or civil service retirement benefits; (8) Refer your debt to the Internal Revenue Service for offset against any amount owed to you as an income tax refund; and (9) Report any resulting written-off debt of yours to the Internal Revenue Service as your taxable income. All of these actions can and will be used to recover any debts owed when it is determined to be in the interest of the lender and/or the Federal Government to do so.

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

I authorize the Social Security Administration to verify my Social Security number to the Lender identified in this document and HUD/FHA, through a computer match conducted by HUD/FHA. I understand that my consent allows no additional information from my Social Security records to be provided to the Lender, and HUD/FHA and that verification of my Social Security number does not constitute confirmation of my identity. I also understand that my Social Security number may not be used for any other purpose than the one stated above, including resale or purposes to ensure that HUD/FHA complies with SSA's policies and procedures. I am the individual to whom the Social Security number information contained herein is true and correct. I know that this information could be punished by a fine or imprisonment or both. This consent is valid for 180 days from the date signed.

Borrower/Co-Borrower must sign and date

Read consent carefully. Review accuracy of social security number(s) and birth dates provided on this application.

Signature(s) of Borrower(s)	Date Signed	Signature(s) of Co - Borrower(s)	Date Signed
_____	___/___/___	_____	___/___/___

Section 22 is N/A

Must Complete # 23 and 25 (Sections 2 and 3)

Part V - Borrower Certification

22. Complete the following for a HUD/FHA Mortgage .

22a. Do you own or have you sold other real estate within the past 60 months on which there was a HUD/FHA mortgage? Yes No

22d Address

22e. If the dwelling to be covered by this mortgage is to be rented, is it a part of, adjacent or contiguous to any project subdivision or group of concentrated rental properties involving eight or more dwelling units in which you have any financial interest? Yes No If "Yes" give details.

22f. Do you own more than four dwellings? Yes No If "Yes" submit form HUD-92561.

23. Complete for VA-Guaranteed Mortgage . Have you ever had a VA home Loan? Yes No

IMPORTANT: If you are certifying that you are married for the purpose of VA benefits, your marriage must be recognized by the place where you and/or your spouse resided at the time of marriage, or where you and/or your spouse resided when you filed your claim (or a later date when you become eligible for benefits) (38 U.S.C. § 103(c)). Additional guidance on when VA recognizes marriages is available at <http://www.va.gov/ops/smarriage/>.

24. Applicable for Both VA & HUD. As a home loan borrower, you will be legally obligated to make the mortgage payments called for by your mortgage loan contract. The fact that you dispose of your property after the loan has been made will not relieve you of liability for making these payments. Payment of the loan in full is ordinarily the way liability on a mortgage note is ended. Some home buyers have the mistaken impression that if they sell their homes when they move to another locality, or dispose of it for any other reasons, they are no longer liable for the mortgage payments and that liability for these payments is solely that of the new owners. Even though the new owners may agree in writing to assume liability for your mortgage payments, this assumption agreement will not relieve you from liability to the holder of the note which you signed when you obtained the loan to buy the property. Unless you are able to sell the property to a buyer who is acceptable to VA or to HUD/FHA and who will assume the payment of your obligation to the lender, you will not be relieved from liability to repay any claim which VA or HUD/FHA may be required to pay your lender on account of default in your loan payments. The amount of any such claim payment will be a debt owed by you to the Federal Government. This debt will be the object of established collection procedures.

25. I, the Undersigned Borrower(s) Certify that:

(1) I have read and understand the foregoing concerning my liability on the loan and Part III Notices to Borrowers.

(2) Occupancy: (for VA only -- mark the applicable box)

(a) I now actually move into and occupy or intend to occupy or intend to reoccupy the property.

(b) My spouse is to occupy the property.

(c) I previously occupied the property (for interest rate reductions).

(d) While my spouse and I are securing this loan, I previously occupied the property that is securing this loan as my home. (for interest rate reduction loans)

Note: If box 2b or 2d is checked, the veteran's spouse must also sign below.

(3) Mark the applicable box (not applicable for Home Improvement or Refinancing Loan)

I have been informed that the reasonable value of the property as determined by VA or HUD/FHA is \$_____.

Note: If the contract price is less than the reasonable value of the property as determined by HUD / FHA, I have been informed that the difference is \$_____.

(4) I was aware of this difference between the established value and the contractual obligation and I have agreed to pay in cash from my own resources the difference between the established value and the contractual obligation.

(5) I am aware of this difference between the established value and the contractual obligation and I have agreed to pay in cash from my own resources the difference between the established value and the contractual obligation.

(6) I am aware of this difference between the established value and the contractual obligation and I have agreed to pay in cash from my own resources the difference between the established value and the contractual obligation.

(7) I am aware of this difference between the established value and the contractual obligation and I have agreed to pay in cash from my own resources the difference between the established value and the contractual obligation.

Section 25 (3): Be sure to select VA and input the value

Section 25 (3): Be sure to read and complete section 25(3a) and (3b)

Section 25 (6) is N/A

Signature(s) of Borrower(s)	Date Signed	Signature(s) of Co - Borrower(s)	Date Signed
_____	___/___/___	_____	___/___/___

(Borrowers Must Sign Both Parts IV & V) Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary or the HUD/FHA Commissioner.

Borrower/Co-Borrower must sign and date