



Instruction for Completing the VA 26-1802a Applications Dated on or After 08/01/2016 (Wholesale/Correspondent)

These instructions apply to both the initial and final VA 26-1802a. All sections on page 1 must be fully completed except boxes 4, 11, 12 and the FHA Sponsored Originations section, which should remain blank.

Initial VA 16-1802a: The Loan Originator must execute page 1; the borrower/co-borrower must execute page 2.

Final VA 16-1802a: The Underwriter must execute page 1; the borrower/co-borrower must execute page 2

HUD/VA Addendum to Uniform Residential Loan Application

Section 15
PRMG's Corporate Name, Address and Zip should be displayed here (1265 Corona Pointe Ct. Corona, CA 92879)

Part I - Identifying Information (mark the type of application)		2. Agency Case No. (Include any suffix)		3. Lender/Mortgagee Case No.		4. Section of the Act (for HUD cases)	
<input checked="" type="checkbox"/> VA Application for Home Loan Guaranty <input type="checkbox"/> HUD/FHA Application for Insurance under the National Housing Act		VA Case Number					
5. Borrower's Name & Present Address (include zip code)		7. Loan Amount (include the UPMP if for VA) or Funding Fee if for VA)		10. Discount Amount (only if borrower is permitted to pay)		11. Agent's Commission	
Borrower's Name and Complete Present Address		\$ Loan Amount		Discount Pts \$ NA		\$ /mo.	
6. Property Address (including name of subdivision, lot & block no. & zip code)		13. Lender/Mortgagee I.D. Code		14. Sponsor / Agent I.D. Code		16. Sponsor / Agent I.D. Code	
Complete Subject Property Address		900115-00-00		Broker/Correspondent		Broker/Correspondent VA ID Number	
15. Lender/Mortgagee Name & Address (include zip code)		16. Name & Address of Sponsor / Agent		17. Lender/Mortgagee Telephone Number		18. Lender/Mortgagee Telephone Number	
PRMG's Name and Address		Broker/Correspondent Name & Address		PRMG Phone Number		Broker/Correspondent Company Name and Address	
Type or Print all entries clearly							
FHA Sponsored Originations		Name of Loan Origination Company		Tax ID of Loan Origination Company		NMLS ID of Loan Origination Company	
Leave Blank		Leave Blank		Leave Blank		Leave Blank	

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

The Sponsored Originations section should be left blank

PRMG's Corporate Phone Number should be displayed here. (951-278-0000)

Complete Section 18-20

HUD Instructions: The capitalized terms used in this form refer to those terms as used in the relevant sections of the current version of Single Family Housing Policy Handbook, HUD 4000.1.

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

- A. The loan terms furnished in the final Uniform Residential Loan Application and this Addendum are true, accurate and complete.
- B. (1) The information contained in the initial Uniform Residential Loan Application and this Addendum was obtained from the Borrower by an employee of the undersigned lender/mortgagee or its duly authorized agent and to the best of lender/mortgagee's knowledge is complete and accurately represents the information obtained by the lender/mortgagee as of the date the Borrower provided the information to the undersigned lender/mortgagee or its duly authorized agent.
- (2) The information contained in the final Uniform Residential Loan Application, which was signed by the Borrower at the time of settlement, was obtained by an employee of the undersigned lender/mortgagee or its duly authorized agent and to the best of lender/mortgagee's knowledge is complete and accurately represents the information obtained by the lender/mortgagee as of the date verified by the lender/mortgagee.
- C. The credit report submitted on the subject Borrower (and Co-Borrower, if any) was ordered by the undersigned lender/mortgagee or its duly authorized agent from the credit agency which prepared the report and was received directly from said credit agency.
- D. The Verifications of Employment, Deposit, Rent and Mortgage, as applicable, were requested and received by the lender/mortgagee or its duly authorized agent without passing through the hands of the Borrower or any Interested Third Party and are to the best of lender/mortgagee's knowledge complete and accurate.
- E. To the best of my knowledge, neither I nor any other Participant (as defined in 2 C.F.R. § 180.200) is suspended, debarred, under a limited denial of participation, or otherwise prohibited from participating in a Federal Government covered Transaction (as that term is clarified at 2 C.F.R. § 180.200) under similar procedures of any other federal agency.

Broker/Correspondent Name, Address and Zip

Items "F" through "H" are to be completed as applicable.

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

Name & Address	Function (e.g., obtained information on the Uniform Residential Loan Application, ordered credit report, verifications of employment, deposits, etc.)
Broker/Correspondent Company Name and Address	

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

G. The undersigned lender/mortgagee understands and agrees that it is responsible for the omissions, errors, or acts of agents identified in item F as to the functions with which they are identified.

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

Signature of Officer of Lender/Mortgagee	Title of Officer of Lender/Mortgagee	Date (mm/dd/yyyy)
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Initial: Broker/Correspondent must execute
Final: PRMG Underwriter must execute

Instruction for Completing the VA 26-1802a Applications Dated on or After 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 of the HUD/VA Addendum are Not Applicable for VA 26-1802a.**

Section 22 is for FHA loans only and should be left blank for VA loans

Must Complete #23 AND VA Occupancy Section under #25

...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 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, or 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 a service retirement benefit; (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 Mortgagee 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 Mortgagee, and HUD/FHA and that verification of my Social Security number does not constitute confirmation of my identity. I also understand that my consent is not to be used for any other purpose than the one stated above, including resale or redisclosure to other parties. The only other redisclosure permitted is to ensure that HUD/FHA complies with SSA's consent requirements. I am the individual to whom the Social Security number was issued and correct. I know that if I make any representation that I know is not true and correct, I could be punished by a fine or imprisonment or both. This consent is valid for 180 days from the date signed, unless otherwise stated. I affirm under the penalty of perjury that the information contained herein is true and correct. If this information is found to be false, I could be punished by a fine or imprisonment or both on this loan application.

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

Part V - Borrower Certification

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

22a. Do you own or have you sold other real estate within the past 60 months on which there was a HUD/FHA mortgage? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is it to be sold? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA	22b. Sales Price	22c. Original Mortgage Amt
22d. Address:		\$	\$

22e. If the dwelling to be covered by this mortgage is to be rented, is it a part of, 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.

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/va/marriage/>.

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, you remain liable for the mortgage payments until you have paid the mortgage in full. You agree to indemnify and hold the lender harmless from any liability for your mortgage payments. You agree to pay the lender on account of default in your loan payments. The amount of any such claim against you will be the object of established collection procedures.

25. I, the undersigned, certify that:

<p>(f) I have read and understand the foregoing concerning my liability on the loan and Part III Notices to Borrowers.</p> <p>(g) I, the Borrower or Co-Borrower, will occupy the property within 60 days of signing the security instrument, and intend to continue occupancy for at least one year; or</p> <p>(h) I do not intend to occupy the property as my primary residence.</p> <p>(i) I now actually occupy the above-described property as my home or intend to move into and occupy said property as my home within a reasonable period of time or intend to reoccupy it after the completion of major alterations, repairs or improvements.</p> <p>(j) My spouse is on active military duty and in his or her absence; I occupy or intend to occupy the property securing this loan as my home.</p> <p>(k) I previously occupied the property securing this loan as my home. (for interest rate reduction loans).</p> <p>(l) While my spouse was on active military duty and unable to occupy the property securing this loan as my home. (for interest rate reduction loans). Note: If both (j) and (l) are checked, the borrower must also sign below.</p> <p>(m) The veteran, or the veteran's attorney-in-fact or legal guardian of the dependent child, sign the Borrower's Certificate below. Note: This requires that the veteran's attorney-in-fact or legal guardian of the dependent child sign the Borrower's Certificate below.</p> <p>(n) While the veteran was on active military duty and unable to occupy the property securing this loan, the property was occupied by the veteran's dependent child as his or her home (for interest rate reduction loans). Note: This requires that the veteran's attorney-in-fact or legal guardian of the dependent child sign the Borrower's Certificate below.</p> <p>(o) Mark the applicable box (not applicable to Home Improvement or Refinancing Loan) I have been informed that (5) is:</p>	<p>(1) The reasonable value of the property as determined by VA or;</p> <p>(2) The statement of appraised value as determined by HUD / FHA "Statement of Appraised Value" or HUD/FHA "Reasonable Value", whichever is applicable. Note: If the contract price is less than the appraised value, and I have paid or will pay in cash from my own resources an amount equal to the difference between the contract price and the appraised value, I do not and will not have any contractual obligation to pay the difference between contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.</p> <p>(3) I and anyone acting on my behalf are, and will remain, in compliance with the Fair Housing Act, 42 U.S.C. 3604, et seq., with respect to the dwelling or property covered by the loan and in the provision of services or facilities in connection therewith. I recognize that any restrictive covenant on this property related to race, color, religion, sex, disability, familial status, national origin, marital status, age, or source of income is illegal and void. I further recognize that in addition to administering the National Housing Act or guaranteeing the information in the Uniform Residential Security Instrument, I am responsible for a violation of the applicable laws and regulations. All information in this application is given under the National Housing Act or guaranteeing the information in the Uniform Residential Security Instrument to the best of my knowledge and belief, and is true and correct. For HUD only (for properties with lead paint poisoning). <input type="checkbox"/> Yes <input type="checkbox"/> No I am aware that neither HUD / FHA nor the lender will be responsible for lead paint poisoning.</p>
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Signature(s) of Borrower(s)	Date Signed	Signature(s) of Co - Borrower(s)	Date Signed
/ /	/ /	/ /	/ /

Borrower/Co-Borrower must sign and date