

# Completing the VA Form 26-6393, VA Loan Analysis



Department of Veterans Affairs

OMB Control No. 2900-0523 Respondent Burden: 30 minute

LOAN NUMBER

#### Department of Veterans Affairs

1

#### LOAN ANALYSIS

PRIVACY ACT INFORMATION: The VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 5, Code of Federal Regulations 1.526 for routine uses as (i.e., the record of an individual who is covered by this system may be disclosed to a member of Congress or staff person acting for the member when the request is made on behalf of the individual) identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Vendee Loan Applicant Records - VA, published in the Federal Register. Your obligation to respond is required in order to determine the veteran's qualifications for the loan.

RESPONDENT BURDEN: This information is needed to help determine a veteran's qualifications for a VA guaranteed Ioan. Title 38, USC, section 3710 authorizes collection of this information. We estimate that you will need an average of 30 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at: <u>www.whitehouse.gov/omb/library/OMBINV.VA.EPA.html#VA</u>. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

14. TERM OF LOAN:       YRS       22.       \$       \$       \$         15. MORTGAGE PAYMENT (Principal and interest) @ 0.000 %       23.       23.       23.       24.         16. REALTY TAXES       25.       25.       26.       26.       27.         17. HAZARD INSURANCE       26.       27.       28.       27.         19. MAINTENANCE & UTILITIES       28.       28.       28.         20. OTHER (HOA, Condo fees, etc.)       29. JOB RELATED EXPENSE       26.         21. TOTAL \$       30.       TOTAL \$       \$	IONTHLY (PENSE
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31. GROSS SALARY OR EARNING FROM EMPLOYMENT       \$	
32.       FEDERAL INCOME TAX       Image: State income tax         33.       DEDUCTIONS       STATE INCOME TAX       Image: State income tax         34.       DEDUCTIONS       RETIREMENT OR SOCIAL SECURITY       Image: State income tax         35.       OTHER (Specify)       Image: State income tax       Image: State income tax         36.       TOTAL DEDUCTIONS       \$       \$       \$         37.       NET TAKE-HOME PAY       Image: State income tax       Image: State income tax       Image: State income tax         38.       PENSION, COMPENSATION OR OTHER NET INCOME (Specify)       Image: State income tax       Image: State income tax       Image: State income tax         39.       TOTAL (Sum of lines 37 and 38)       \$       \$       \$       \$         40.       LESS THOSE OBLIGATIONS LISTED IN SECTION D WHICH SHOULD BE DEDUCTED FROM INCOME       \$       \$         41.       TOTAL NET EFFECTIVE INCOME       \$       \$       \$         42.       LESS ESTIMATED MONTHLY SHELTER EXPENSE (Line 21)       Image: State income tax       \$         43.       BALANCE AVAILABLE FOR FAMILY SUPPORT       GUIDELINE \$       \$         44.       RATIO (Sum of items 15, 16, 17, 18, 20 and 40 ÷ Sum of items 31 and 38)       Image: State income tax       \$         45.       P	OTAL
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36.       TOTAL DEDUCTIONS       \$       \$       \$         37.       NET TAKE-HOME PAY	
37. NET TAKE-HOME PAY       Image: Constraint of the second	
38. PENSION, COMPENSATION OR OTHER NET INCOME (Specify)	
39.       TOTAL (Sum of lines 37 and 38)       \$       \$       \$       \$         40.       LESS THOSE OBLIGATIONS LISTED IN SECTION D WHICH SHOULD BE DEDUCTED FROM INCOME       4       \$         41.       TOTAL NET EFFECTIVE INCOME       \$       \$       \$         42.       LESS ESTIMATED MONTHLY SHELTER EXPENSE (Line 21)       \$       \$         43.       BALANCE AVAILABLE FOR FAMILY SUPPORT       GUIDELINE \$       \$         44.       RATIO (Sum of items 15, 16, 17, 18, 20 and 40 ÷ Sum of items 31 and 38)       \$       \$         45.       PAST CREDIT RECORD       46. DOES LOAN MEET VA CREDIT STANDARDS? (Give reasons for decision under if necessary, e.g., borderline case)       Yes       No	
40. LESS THOSE OBLIGATIONS LISTED IN SECTION D WHICH SHOULD BE DEDUCTED FROM INCOME         41. TOTAL NET EFFECTIVE INCOME         42. LESS ESTIMATED MONTHLY SHELTER EXPENSE (Line 21)         43. BALANCE AVAILABLE FOR FAMILY SUPPORT         44. RATIO (Sum of items 15, 16, 17, 18, 20 and 40 ÷         5. PAST CREDIT RECORD         46. DOES LOAN MEET VA CREDIT STANDARDS? (Give reasons for decision under if necessary, e.g., borderline case)         Yes	
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43. BALANCE AVAILABLE FOR FAMILY SUPPORT       GUIDELINE\$         44. RATIO (Sum of items 15, 16, 17, 18, 20 and 40 ÷       Sum of items 31 and 38)         45. PAST CREDIT RECORD       46. DOES LOAN MEET VA CREDIT STANDARDS? (Give reasons for decision under if necessary, e.g., borderline case)         SATISFACTORY       UNSATISFACTORY	
44. RATIO (Sum of items 15, 16, 17, 18, 20 and 40 ÷ Sum of items 31 and 38)         45. PAST CREDIT RECORD         46. DOES LOAN MEET VA CREDIT STANDARDS? (Give reasons for decision under if necessary, e.g., borderline case)         SATISFACTORY       UNSATISFACTORY	
45. PAST CREDIT RECORD SATISFACTORY UNSATISFACTORY 46. DOES LOAN MEET VA CREDIT STANDARDS? (Give reasons for decision under if necessary, e.g., borderline case) Yes No	%
SATISFACTORY UNSATISFACTORY   Yes   No	
	,
CRV DATA (VA USE)	
48A. VALUE 48B. EXPIRATION DATE 48C. ECONOMIC LIFE	
	YRS.
SECTION F - DISPOSITION OF APPLICATION AND UNDERWRITER CERTIFICATION	
Recommend that the application be approved since it meets all requirements of Chapter 37, Title 38, U.S. Code and applicable VA Regulations ar	d directives
Recommend that the application be disapproved for the reasons stated under "Remarks" above.	
The undersigned underwriter certifies that he/she personally reviewed and approved this loan. (Loan was closed on the automatic basis.)	
49. DATE 50. SIGNATURE OF EXAMINER/UNDERWRITER	
51. FINAL ACTION 52. DATE 53. SIGNATURE AND TITLE OF APPROVING OFFIC	
APPROVE REJECT APPLICATION REJECT	JIAL
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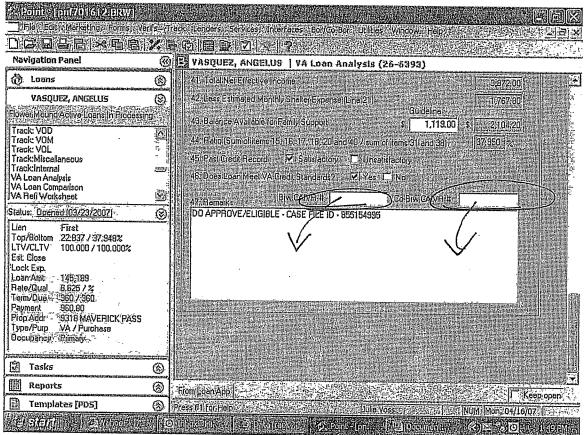
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## 9. How to Complete VA Form 26-6393, Loan Analysis, Continued

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c. Debts and Obligations	List all known debts and obligations of the applicant and spouse including any alimony and/or child support payments.									
	Place a check mark in the (3) column next to any "significant" debt or obligation. See the topic "Analysis of Debts and Obligations" in section 5 of this chapter, for an explanation of "significant."									
	Job Related Expense Include any costs for child care, significant commuting costs, and any other direct or incidental costs associated with the applicant's (or spouse's) employment. Check this item if total job-related expenses are significant.									
d. Item 33, Federal Income Tax	Enter the applicant's estimated monthly Federal income tax. If the applicant has a MCC, reduce the Federal income tax by the estimated tax credit.									
	<i>Reference</i> : See the topic "Income Tax Credits from Mortgage Credit Certificates" in section 3 of this chapter.									
e. Item 44, Balance Available for Family Support	Enter the appropriate residual income amount from the following tables in the "guideline" box. Residual income is the amount of net income remaining (after deduction of debts and obligations and monthly shelter expenses) to cover family living expenses such as food, health care, clothing, and gasoline.									
	The numbers are based on data supplied in the Consumer Expenditures Survey (CES) published by the Department of Labor's Bureau of Labor Statistics. They vary according to loan size, family size, and region of the country.									
	<i>Special Instructions for Using Tables</i> Count <b>all</b> members of the household (without regard to the nature of the relationship) when determining "family size," including:									
	<ul> <li>an applicant's spouse who is not joining in title or on the note, and</li> <li>any other individuals who depend on the applicant for support. For example, children from a spouse's prior marriage who are not the applicant's legal dependents.</li> </ul>									
	Continued on next page									

## 9. How to Complete VA Form 26-6393, Loan Analysis, Continued

Balance	<i>Special Instructions for Using Tables (continued)</i>
Available for	<i>Exception</i> : The lender may omit any individuals from "family size" who are fully supported from a source of verified income which, for whatever reason, is <b>not</b> included in effective income in the loan analysis. For example:
	a groups not abligated on the note who has stable and which is income

- a spouse not obligated on the note who has stable and reliable income sufficient to support his or her living expenses, or
- a child for whom sufficient foster care payments or child support is received regularly.

Reduce the residual income figure (from the following tables) by a minimum of five percent if:

- the applicant or spouse is an active-duty or retired serviceperson, and
- there is a clear indication that he or she will continue to receive the benefits resulting from use of military-based facilities located near the property.

Use five percent unless the VA office of jurisdiction has established a higher percentage, in which case, apply the specified percentage for that jurisdiction.

A key to the geographic regions is listed in the following tables.

Table of Residual Incomes by RegionFor loan amounts of \$79,999 and below											
FamilyNortheastMidwestSouthWestSize											
1	\$390	\$382	\$382	\$425							
2	\$654	\$641	\$641	\$713							
3	\$788	\$772	\$772	\$859							
4	\$888	\$868	\$868	\$967							
5	\$921	\$902	\$902	\$1,004							
over 5	Add \$75 for	each additional n	nember up to a fami	ly of seven.							

## 9. How to Complete VA Form 26-6393, Loan Analysis, Continued

Table of Residual Incomes by RegionFor loan amounts of \$80,000 and above											
Family Size	Northeast	Midwest	South	West							
1	\$450	\$441	\$441	\$491							
2	\$755	\$738	\$738	\$823							
3	\$909	\$889	\$889	\$990							
4	\$1,025	\$1,003	\$1,003	\$1,117							
5	\$1062	\$1,158									
over 5	Add \$80 for	each additional 1	nember up to a fai	mily of seven							

e. Item 44, Balance Available for Family Support (continued)

Key	to Geographic Region	s Used in the Preced	ling Tables		
Northeast	Connecticut	New Hampshire	Pennsylvania		
	Maine	New Jersey	Rhode Island		
	Massachusetts	New York	Vermont		
Midwest	Illinois	Michigan	North Dakota		
	Indiana	Minnesota	Ohio		
	Iowa	Missouri	South Dakota		
	Kansas	Nebraska	Wisconsin		
South	Alabama	Kentucky	Puerto Rico		
	Arkansas	Louisiana	South Carolina		
	Delaware	Maryland	Tennessee		
	District of Columbia	Mississippi	Texas		
	Florida	North Carolina	Virginia		
	Georgia	Oklahoma	West Virginia		
West	Alaska	Hawaii	New Mexico		
	Arizona	Idaho	Oregon		
	California	Montana	Utah		
	Colorado	Nevada	Washington		
	L		Wyoming		

## 9. How to Complete VA Form 26-6393, Loan Analysis, Continued

f. Item 45, Debt-to-Income Ratio	VA's debt-to-income ratio is a ratio of total monthly debt payments (housing expense, installment debts, and other debt) to gross monthly income.
Katio	Add: Items $15 + 16 + 17 + 18 + 20 + 40 = \text{Debt}$
	Add: Items $31 + 38^* =$ Income
	<b>Divide</b> : Debt ÷ Income = Debt-to-Income Ratio
	Round: To the nearest two digits
	The "Debt-to-Income Ratio" heading in section 10 of this chapter contains special procedures to apply if the ratio exceeds 41 percent.
	*Tax-free income may be "grossed up" for purposes of calculating the debt- to-income ratio only ( <b>not</b> residual income). This is a tool that may be used to lower the debt ratio for veterans who clearly qualify for the loan. "Grossing up" involves adjusting the income upward to a pre-tax or gross income amount which, after deducting state and Federal income taxes, equals the tax- exempt income. Use current income tax withholding tables to determine an amount which can be prudently employed to adjust the borrower's actual income. Do not add non-taxable income to taxable income before "grossing up."
	Tax-free income includes certain military allowances, child support payments, workers' compensation benefits, disability retirement payments, and certain types of public assistance payments. Verify that the income is indeed tax-free before "grossing up."
	If "grossing up" is used, indicate such and provide the "grossed up" ratio in item 47, "Remarks."
g. Item 46, Past Credit Record	Indicate whether the applicant (and spouse, if applicable) is a satisfactory or unsatisfactory credit risk based on a complete analysis of credit data.

# 10. How to Analyze the Information on VA Form 26-6393

Change Date	<ul><li>April 10, 2009, Change 10</li><li>This section has been updated to make minor grammatical edits.</li></ul>
a. Residual Income	VA's minimum residual incomes (balance available for family support) are a guide. They should not automatically trigger approval or rejection of a loan. Instead, consider residual income in conjunction with all other credit factors.
	An obviously inadequate residual income alone can be a basis for disapproving a loan.
	If residual income is marginal, look to other indicators such as the applicant's credit history, and in particular, whether and how the applicant has previously handled similar housing expense.
	Consider whether the purchase price of the property may affect family expense levels. For example, a family purchasing in a higher priced neighborhood may feel a need to incur higher-than-average expenses to support a lifestyle comparable to that in their environment, whereas a substantially lower priced home purchase may not compel such expenditures.
	Also consider the ages of the applicant's dependents in determining the adequacy of residual income.

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# Figuring Income Deductions from Monthly Income

The following is one way to figure the federal taxes and social security withholdings. The website listed below is a solid resource to use when calculating the withholdings for VA loans.

Go to website: http://www.paycheckcity.com/

Click on Calculators (yellow button on top of the page) Choose Basic –salary pay check

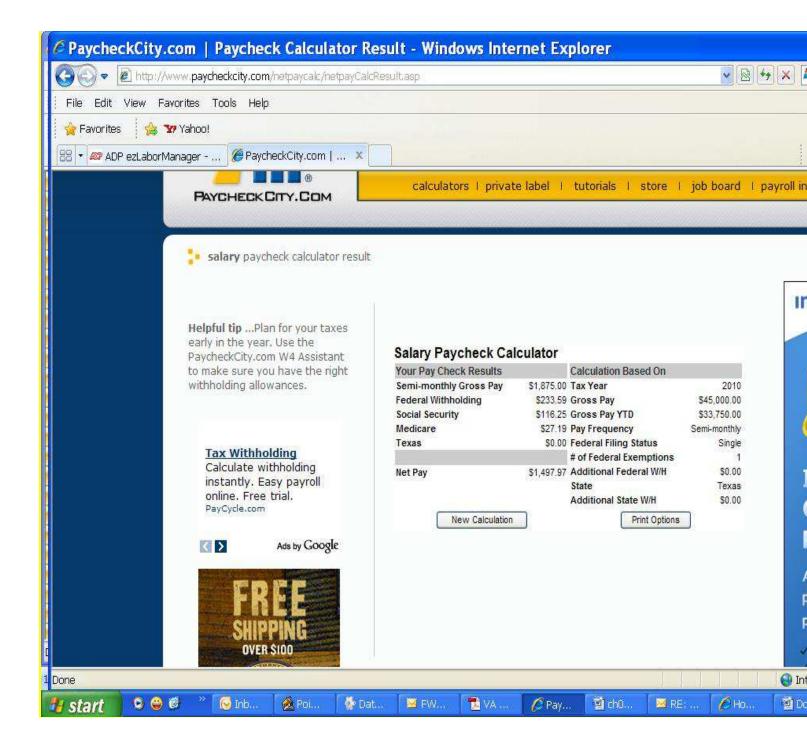
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- Choose the correct state.
- Fill in the screen based monthly pay; actual marital status and number of dependants including spouse.
- Click the Calculate button

The result will give you federal, state and social security costs (add Social Security & Medicare together for SS amount on the VA Loan Analysis).

You do not need to fill out Gross Salary YTD or additional federal withholding. For round federal withholding, leave that as "no". Do not click "I am exempt" unless this is really true. Also do not fill out the area under Voluntary Deduction Section.

The federal tax withholding and social security should be entered in Section E, Monthly Income and Deductions. If you're in a state that has state income taxes, you would need to calculate that as well.



OMB Control No. 2900-0523 Respondent Burden: 30 minutes

#### **Department of Veterans Affairs**

## LOAN ANALYSIS

LOAN NUMBER

PRIVACY ACT INFORMATION: The VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 5, Code of Federal Regulations 1.526 for routine uses as (i.e., the record of an individual who is covered by this system may be disclosed to a member of Congress or staff person acting for the member when the request is made on behalf of the individual) identified in the VA system of records, 55VA26, Loan Guaranty Home, Condomini um and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Vendee Loan Applicant Records - VA, published in the Federal Register. Your obligation to respond is required in order to determine the veteran's qualifications for the loan. RESPONDENT BURDEN: This information is needed to help determine a veteran's qualifications for a VA guaranteed Ioan. Title 38, USC, section 3710 authorizes collection of this information. We estimate that you will need an average of 30 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at: www.whitehouse.gov/omb /library/OMBINV.VA.EPA.html#VA. I -800-827-1000 to get information on where to send comments or suggestions about this form. **SECTION A - LOAN DATA** 1. NAME OF BORROWER **SECTION B - BORROWER'S PERSONAL AND FINANCIAL STATUS** 

	SECTION B - BORROWER'S PERSONAL AND FINANCIAL STATUS																
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Recommend that the application be disapproved for the reasons stated under "Remarks" above.											
The undersigned underwriter certifies that he/she personally reviewed and approved this loan. (Loan was closed on the automatic basis.)											
49. DATE 50. SIGNATURE OF EXAMINER/UNDERWRITER											
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### LOAN ANALYSIS

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LOAN NUMBER

PRIVACY ACT INFORMATION: The VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 5, Code of Federal Regulations 1.526 for routine uses as (i.e., the record of an individual who is covered by this system may be disclosed to a member of Congress or staff person acting for the member when the request is made on behalf of the individual) identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Vendee Loan Applicant Records - VA, published in the Federal Register. Your obligation to respond is required in order to determine the veteran's qualifications for the loan.

RESPONDENT BURDEN: This information is needed to help determine a veteran's qualifications for a VA guaranteed loan. Title 38, USC, section 3710 authorizes collection of this information. We estimate that you will need an average of 30 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at: <a href="https://www.whitehouse.gov/omb/library/OMBINV.VA.EPA.html#VA">www.whitehouse.gov/omb/library/OMBINV.VA.EPA.html#VA</a>. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

SECTION A - LOAN DATA																
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NC		ALL DI	OLLAR AMOUN	TS BELOW T	-0 N	EAR	RESTV	VHOLE DOLI	LAR							
			MATED MONTH			Γ		SEC	TION D	- DEBT	SA	ND O	BLIGATION	<u>s</u>		
			NSES (This Prop			SECTION D - DEBTS AND OBLIGATIONS (Itemize and indicate by (√) which debts considered in Section E, Line 41) (if additional space is needed please use reverse or attach a separate sheet)							e 41) heet)			
		TEMS			 Г	(if additional space is needed please use reverse of attach a separate sheet)										
14	TERM OF LOAN		30 YRS							1	$\checkmark$	\$			5,274.00	
·++.	MORTGAGE PA			<u>a serangan derteta tetes</u>	<u>n 1993)a</u>	23. ACS/JP MORGAN					v V	· · · · · · · · · · · · · · · · · · ·	48.00	·	6,776.00	
15.	(Principal and in			\$ 62	25.38						V V		18.00		760.00	
10	REALTY TAXES				0.00	-					V		44.00		510.00	
					56.00					v √		21.00		500.00		
	HAZARD INSUF			<u>۰</u>	0.00	26.		B/SEMA			V V	<b> </b>	21.00		462.00	
	SPECIAL ASSE				0.00		· · · · · · · · · · · · · · · · · · ·				v √		154.00		3.000.00	
	MAINTENANCE			28	50.00			ther Liab.) ELATED EXPE	INSE		V		154.00			
20.		iondo f			4.00	29.		Id-care)			<u> </u>		000.00			
21.	L		TOTAL		21.38				DEDI	TOTAL		\$.	658.00	<b>ф</b> 2	7,282.00	
	<b></b>			SECTION E	- IVIC	IN T		COME AND								
ļ	T			EMS						SPOUSE		<u> </u>	RROWER		TAL	
31.	GROSS SALAR		EARNING FROM		•				\$			\$	3,116.00	\$	3,116:00	
32.		FEC	DERAL INCOME T	AX								ļ	127.00			
33.		STA	ATE INCOME TAX													
34.	DEDUCTIONS		TIREMENT OR SC	DCIAL SECURI	TΥ							ļ	238.00		Gad jan Gad jan	
35.																
36.		ТО	TAL DEDUCTION	S		\$				_	\$	365.00		365.00		
	NET TAKE-HON										_		2,751.00		2,751.00	
38.			SATION OR OTHE	R NET INCOM	Ξ (Sp	ecify	()						921.00	·	921.00	
39.		~~~~							\$			\$	3,672.00	\$	3,672.00	
			ATIONS LISTED I	N SECTION D V	VHIC	H SH	HOULD	BE DEDUCTE			E				658.00	
41.												•	arra - na ar à aire ann àrraichte is i status 194	\$	3,014.00	
			ONTHLY SHELTE	R EXPENSE (I	ine 21	1)	··			•					1,121.38	
			E FOR FAMILY SU	······································		<u> </u>				GUIDE	LINE	Ē\$	1,003.00	\$	1,892.62	
			15, 16, 17, 18, 21		of ite	ams f	31 and	38)					.,		37.880 %	
	PAST CREDIT F				46. D	OES	SLOAN	MEETVACRE	DITSTA	NDARDS	6? (G	Give reas	sons for decisi			
				CTORY	if n	ieces	ssary, e	.g.,borderline c	ase)	Ves	-	∃ No			•	
	REMARKS (Use									1,68		1.0		<u> </u>		
I	-		D JUST OVER 2	YFARS AGO	BOP	ibui	WED U	AS GOOD								
1																
			EDIT. THE ONL			=IVI S	AKE									
			THE BORROWEI			100	n==	0.11711								
	HUUSING IN ON	ILY IN	CREASING BY A	FFRUXIMATE	LY \$'	100	rek M	UNTH								
l												•				
					0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-								****			
	CRV DATA (VA USE)															
48a. VALUE						48b. EXPIRATION DATE 48					48c	8c. ECONOMIC LIFE				
	YRS.															
			SECTION F - D	DISPOSITION	OF	APP	LICAT	TION AND UN	NDERW	RITER	CEF	RTIFIC	ATION			
Recommend that the application be approved since it meets all requirements of Chapter 37, Title 38, U.S. Code and applicable VA Regulations and directives																
Recommend that the application be disapproved for the reasons stated under "Remarks" above.																
The undersigned underwriter certifies that he/she personally reviewed and approved this loan. (Loan was closed on the automatic basis.)																
49. DATE 50. SIGNATURE OF EXAMINER/UNDERWRITER																
51.	FINAL ACTION				52	. DA	TE	5	3. SIGN	ATURE A	ND	TITLE (	OF APPROVI	NG OFFIC	IAL	
APPROVE C REJECT																
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	ORM an and	<u></u>			EX	ISTIN	IG STO	CK OF VA FORM	26-6393	JUL 1992	1		Ca	alx Form Val	a.hp 06/06	
VA FORM OCT 2005 <b>26-639</b> 3					Ŵì	LL BE	EUSED				•		5			

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