

Texas Veterans Housing Assistance and Home Improvement Programs

Certification of Eligibility Application



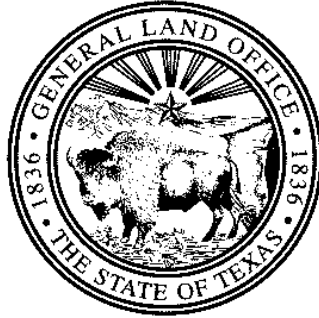
Jerry Patterson, Chairman

For assistance, please contact the Texas Veterans Land Board
toll free at 1-800-252-VETS (8387).

Last Update 05/18/2004

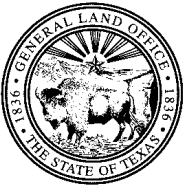
Texas Veterans Land Board • 1700 N. Congress Ave. • Austin, Texas 78701-1496 • 1-800-252-VETS
Mailing Address • P.O. Box 12873 • Austin, Texas 78711-2873 • www.texasveterans.com

ATTENTION



Loan Applicants, Sellers, and Contractors

- Section 403.055 of the Government Code and Section 231.006-7 of the Family Code prohibits issuing state funds or granting state loans to persons who are delinquent in paying child support or other debt owed to the state, such as state taxes or a guaranteed student loan. If any party to the proposed transaction is subject to these provisions, the loan may not be completed until the delinquent amounts have been paid or the appropriate arrangements have been made. This prohibition extends to any business entity in which the delinquent debtor has at least a 25 percent interest.
- Certification of eligibility to participate in the Veterans Housing Assistance or Home Improvement Program does not guarantee an interest rate on any loan. For information on locking in an interest rate on a housing loan, please contact a VLB participating lender. For information on locking in an interest rate on a home improvement loan, please contact the VLB.
- To be eligible to participate in the Texas Veterans Housing Assistance or Home Improvement Program, the applicant must have successfully repaid any previous VLB loan in the program for which the applicant is applying. A loan is considered repaid when the account has been paid in full by the original veteran purchaser or last approved assignee. Any active VLB loans in programs other than the one for which application is being made must be in good standing.



Texas Veterans Land Board

Jerry Patterson, Chairman
Stephen F. Austin Building
1700 N. Congress Ave.
Austin, Texas 78701-1496

P.O. Box 12873
Austin, Texas 78711-2873
1-800-252-VETS
FAX: 512-475-1425
www.texasveterans.com

Dear Texas Veteran:

After you have read the enclosed information, please contact a participating lender or the Texas Veterans Land Board (VLB) for a housing credit application or the VLB directly for home improvement application.

Housing Loans

Using a participating lender for origination of a housing loan:

You may borrow up to \$240,000 through a participating lender to be used alone or in conjunction with a VA, FHA or conventional loan (certain restrictions apply – contact your lender). The down payment will be determined by the lender.

Using the Texas Veterans Land Board for origination of a direct housing loan:

The VLB will process direct housing loans of \$45,000 or less. If the loan is originated by the VLB, a minimum 5 percent down payment is required. (All VLB-originated loans will be processed in the Austin office.) **All Texas Veterans Land Board direct housing loans are subject to an 85 percent loan-to-value ratio. This means the VLB will only lend 85 percent of the home's actual value, up to \$45,000.**

Home Improvement Loans

The VLB processes all home improvement loans. The maximum loan amount is \$25,000. All home improvement loans must close at a title company or an attorney's office.

All loans are subject to credit approval.

Texas Veterans Land Board Outreach Offices	
<p>Corpus Christi 1231 Agnes, Suite B Corpus Christi, Texas 78401-3266 (361) 887-6358 Fax: (361) 883-7633</p>	<p>Lubbock 3208 34th Street Lubbock, Texas 79410-3230 (806) 792-9782 Fax: (806) 792-9785</p>
<p>Dallas 3650 North Buckner, Suite 104 Dallas, Texas 75228-5652 (214) 320-9098 Fax: (214) 327-3614</p>	<p>McAllen 801 Nolana, Suite 140 McAllen, Texas 78504-3018 (956) 631-2147 Fax: (956) 631-2430</p>
<p>El Paso 401 E. Franklin Avenue, Suite 584 El Paso, Texas 79901-1213 (915) 834-5886 Fax: (915) 837-5891</p>	<p>San Antonio 3700 Fredericksburg Road, Suite 241 San Antonio, Texas 78201-3274 (210) 738-0537 Fax: (210) 738-9922</p>
<p>Houston 1414 South Loop West, Suite 104 Houston, Texas 77054-3816 (713) 383-0228 Fax: (713) 383-0257</p>	<p>Austin 1700 North Congress Avenue Austin, Texas 78701-1496 (512) 463-5060 Fax: (512) 475-0936</p>

Texas Veterans Housing Assistance and Home Improvement Programs



Eligibility and Certification

Eligible Texas veterans can obtain a below-market interest rate loan of up to \$240,000 through the Texas Veterans Housing Assistance Program for the purchase of a primary residence in Texas or up to \$25,000 from the Veterans Land Board (VLB) to make improvements to their primary residence in Texas. All Texas Veterans Home Improvement Program loans must be originated by the VLB. The housing assistance loan may be combined with a VA, FHA or conventional loan (certain restrictions apply – contact your lender).

Please note: Certification of eligibility to participate in the Veterans Housing Assistance or Home Improvement programs does not guarantee an interest rate on any loan. For information on locking in an interest rate on a housing loan, please contact a VLB participating lender. For information on locking in an interest rate on a home improvement loan, please contact the VLB.

Eligibility Requirements

To be eligible to participate in the Texas Veterans Loan Programs, an applicant must have:

- Served no fewer than 90 cumulative days on active duty (including active duty for training) in the Army, Navy, Air Force, Marines, Coast Guard or United States Public Health Service (unless discharged sooner by reason of a service-connected disability), OR have enlisted or received an appointment in the National Guard or a reserve component of one of the listed branches of service after completing all initial active duty training requirements as a condition of enlistment or appointment, OR have completed 20 years in a reserve component so as to be eligible for retirement, OR served in the Armed Forces of the Republic of Vietnam between February 28, 1961 and May 7, 1975 (Housing Assistance Program or Home Improvement Program only, no service era discount allowed).
- Served after September 16, 1940. (For housing or home improvement loans, certain interest rate incentives may be available to Texas veterans who served on active duty prior to January 1, 1977, and who have been discharged from active duty less than 30 years.)
- Not been dishonorably discharged. A person who has been discharged from the branch of the service in which the person served or from the National Guard is considered not to have been dishonorably discharged if the person: (1) received an honorable discharge; (2) received a discharge under honorable conditions; or (3) received a discharge and provides evidence from the United States Department of Veterans Affairs, its successor, or other competent authority that indicates that the character of the person's discharge has been determined to be other than dishonorable.
- Listed Texas as the home of record at the time of entry into the military OR must have been a legal resident of Texas for at least twelve consecutive months immediately prior to filing an application OR be on active military duty, stationed in Texas and change state of legal residence to Texas. The applicant must also be a bona fide resident of Texas at the time the application is made. (A "bona fide resident" is someone who is living in Texas with the intent to remain in Texas). This may include a Texas Resident currently serving on active military duty outside of Texas. Presence in Texas due solely to military service may not establish bona fide residency.
- Successfully repaid any previous Texas Veterans Land Board (VLB) loan. A loan is considered repaid when the account has been paid in full by the original veteran purchaser or last approved assignee. Any other active VLB loans in programs other than the one for which application is being made must be in good standing. Veterans are entitled to have only one loan in each VLB program at the same time.

Note: The unmarried, surviving spouse of a Texas veteran who is missing in action (MIA) or who died in the line of duty or from a service-related cause may be eligible to participate in the programs. The veteran's home of record must have been Texas at the time of entry into the service, **or** the veteran must have been a legal resident of Texas at the time of death.

Certification Procedures

1. Complete and submit the Request for Certification (Form 41) and Declaration of Eligibility (Form 42) to the VLB.
 2. Submit proof of military service to the VLB. The following will be accepted as proof:
 - DD214 (Member 4 copy) or discharge paper,
 - Statement/Verification of service (required for active duty personnel; the statement must include home of record or state of legal residence for the past 12 months),
 - Report of Separation, or
 - Other documentation which proves home of record at time of entry into active duty, a discharge other than dishonorable, length of active service, and the branch of service.
 3. Determine if the proof of military service (DD214 or discharge paper) shows Texas as the home of record at the time of entry into active duty. If Texas is not shown as the home of record, the applicant must also complete and submit an Affidavit of Texas Residence (Form 43). This form and instructions regarding its completion are enclosed. Please note that "Place of Entry" is not considered proof of "Home of Record."
 4. A veteran may qualify for a lower interest rate if eligible for one of the following special programs:
 - A. Teacher's Program*
 - (1) The veteran or spouse is currently employed as a full-time teacher and is certified by the Texas State Board for Educator Certification.
 - (2) The veteran will be obtaining a teacher's certificate.
(Must submit completed Form 44 to the lender.)
 - B. Veterans with Disabilities Program*

The veteran must have a compensable service-connected disability of 10 percent or greater as verified by an Award Letter from the U.S. Department of Veterans Affairs. (Must submit VA Award Letter to the lender.)
 - C. Greenbuilding Program*

The veteran is participating in the Greenbuilding Program. (Must submit completed Greenbuilding Checklist with a minimum score of 100 points to the lender.)
- *For current interest rate discount information, visit our Web site at www.texasveterans.com or call our toll-free number 1-800-252-VETS (8387).**
- All VLB interest rates and available discounts are subject to change at any time.**
5. Mail or fax the completed:
 - Request for Certification (Form 41),
 - Declaration of Eligibility (Form 42),
 - DD214 or other proof of military service, and
 - Affidavit of Texas Residence (Form 43), if applicable, to:

Fax to: 512-475-0936
Or mail to:
Texas Veterans Land Board
P.O. Box 12873
Austin, Texas 78711-2873

Please Note: All required documentation must be received before the certification process can be completed.

6. Once it has been determined that the applicant is an eligible Texas veteran, the veteran and the lender (if applicable) will be notified. A list of VLB participating lenders can be obtained by calling the toll-free number or by visiting our Web site.

All loans are subject to credit approval.

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Texas Veterans Housing Assistance and Home Improvement Programs



Request for Certification

To be eligible to participate in the Texas Veterans Land Board (VLB) programs, the applicant must have successfully repaid any previous VLB loan in the program for which the applicant is applying. A loan is considered repaid when the account has been paid in full by the original veteran purchaser or last approved assignee. Any active VLB loans in programs other than the one for which application is being made must be in good standing.

Name of Veteran _____
 Last First Middle Date

Current Address _____
 Street or P.O. Box Social Security Number

_____ Zip + Four _____
 City State Date of Birth

Name of Lender (if applicable) _____
 Loan Officer Loan Processor

Address _____
 Street or P.O. Box Telephone Fax (Required)

_____ Zip + Four _____
 City State Date

 Lender Email Address (Required)

Loan Information Term _____ Amount _____

Special Programs: You may qualify for interest rate discounts in the Veterans Housing Assistance and Home Improvement Loan Programs. Ask your lender about discounts available for the Texas Teachers Program, the Greenbuilding Program, and for Veterans with disabilities.

Note: All completed documentation supporting requests for participation in Special Programs must be submitted to the lender at the time of loan application.

Ethnicity (Optional) White Black Hispanic Native American Asian Other

The attached documentation is submitted on behalf of the above-named veteran for certification of eligibility to participate in the: Texas Veterans Housing Assistance Program Texas Veterans Home Improvement Program.

Texas Veterans Housing Assistance and Home Improvement Programs



Veteran's Declaration of Eligibility

Please type or print.

Name
of Veteran

Last

First

Middle

Date

Address

Street or P.O. Box

Social Security Number

City

State

Zip Code

Date of Birth

Home Phone

Work Phone

Fax Phone

Are you currently a member of a Reserve or National Guard Unit, or still subject to recall as a member of the Selected Reserve or Individual Ready Reserve (IRR)? Yes No

If yes, indicate which. (Give name of unit and location, if applicable.)

I, _____ (print name), _____ (Social Security number), hereby declare that I am applying for a loan under the Texas Housing Assistance or Home Improvement Program as a qualified veteran under the provisions of the Veterans Housing Assistance Act, and that I desire to purchase, or improve, as the case may be, and hold said home for myself and for no other person. Further, I have made no agreement to transfer or convey my interest in the home purchased or improved under this program to anyone else. I understand that I must occupy the home purchased or improved under this program as my principal residence for a period of three years from the date of the improvement or purchase of the home. I also understand that if I lease, transfer, sell or convey in whole or in part my interest in the home, the Texas Veterans Land Board (VLB) may escalate the interest rate on the loan or accelerate the principal and interest due on the loan, and/or pursue such other remedy or course of action as the VLB may deem appropriate and in the best interest of the program. I fully understand that my application will be subject to cancellation for making any false statement herein.

Veteran's Signature

Required Veteran's Questionnaire:

How did you learn about VLB loan programs? *Please check one.*

- | | | |
|--|--|--|
| <input type="checkbox"/> Veterans Service Officer | <input type="checkbox"/> VLB Exhibit | <input type="checkbox"/> Television |
| <input type="checkbox"/> Texas Veterans Commission | <input type="checkbox"/> Sign/Billboard | <input type="checkbox"/> Radio |
| <input type="checkbox"/> VLB Seminar | <input type="checkbox"/> Friend/Relative | <input type="checkbox"/> Lender |
| <input type="checkbox"/> VLB Internet Website | <input type="checkbox"/> VLB Employee | <input type="checkbox"/> Realtor |
| <input type="checkbox"/> VLB Newsletter "Veterans Voice" | <input type="checkbox"/> VLB Postcard | <input type="checkbox"/> Newspaper Ad |
| <input type="checkbox"/> Veterans Organization | <input type="checkbox"/> VLB Letter | <input type="checkbox"/> Other <i>(please specify)</i> |

Form 42: Rev. 4/27/04

Texas Veterans Housing Assistance and Home Improvement Programs



Affidavit of Texas Residence

If the applicant's military papers do not show the home of record at the time of entry to be Texas, the applicant must complete this affidavit. Please remember "Place of Entry" is not necessarily the same as "Home of Record." Also, note that the address the applicant lists as "Address after Separation" on the DD214 is not acceptable as proof that Texas is the home of record.

1. All blanks in each section of the statement that the applicant uses must be completed. Include complete home address, city and state, month, year, and employer. Include entire period from the past 12 months to present.
2. Presence in Texas due to military service will not be counted to complete the one-year residence requirement unless a Change of Residence (DD2058) was filed and is documented. The applicant's home of record must be Texas or the applicant must have been claiming Texas as legal residence for the past 12 months, even while serving on active duty. The active duty statement must include state of legal residence.
3. This affidavit must be signed in the presence of a notary public.

The State of Texas
County of _____

I, _____ (print name), being first duly placed under oath by the undersigned official authorized to administer oaths under the laws of the state of Texas, do solemnly swear that I have resided in the state of Texas for at least twelve consecutive months immediately prior to filing my application for a loan through the Veterans Housing Assistance or Home Improvement Program of the state of Texas. I further state that I have lived at the following addresses during this twelve-month period.

Dates _____, _____ TO PRESENT
From

Home Address _____
Street City State

Employer _____

Dates _____, _____
From To

Home Address _____
Street City State

Employer _____

Dates _____, _____
From To

Home Address _____
Street City State

Employer _____

 Veteran's Signature

SWORN TO AND SUBSCRIBED BEFORE ME, this the _____ day of _____, _____.

 Notary Public

Affix Notary Seal
 Expiration Date _____

_____, County, Texas

Texas Veterans Housing Assistance and Home Improvement Programs



Teacher's Affidavit

The State of Texas

County of _____

Before me, the undersigned authority, on this _____ day of _____, personally appeared _____ known to me to be a credible person and of lawful age, who being by me first duly sworn, on his/her oath, deposes and says:

- My name is _____ and I hold a Teacher's Certificate, Certificate No. _____ dated _____, and issued by the Texas State Board for Educator Certification (SBEC). I am currently employed as a full-time primary or secondary school teacher by the _____ [name of Texas Education Agency (TEA) certified school and/or independent school district], teaching _____; or
- I will be obtaining teacher certification within the time period permitted under applicable state law; or
- My spouse is a registered teacher holding a SBEC Teacher's Certificate No. _____, and is employed as a full-time primary or secondary school teacher by the _____ (name of TEA certified school and/or independent school district).

I am executing this affidavit as an inducement to the Veterans Land Board to provide me with a lower interest rate loan based upon either my or my spouse being an active teacher, or my receiving a Teacher's Certificate within the time period permitted under applicable state law. I understand that any false statements contained in this document may be grounds for foreclosing on the home that is the subject of my Texas Veterans Housing Assistance Program or Texas Veterans Home Improvement Program loan application. I further understand that I may be prosecuted under applicable civil and criminal statutes.

CHECK ONE

Housing Program

Home Improvement Program

Veteran's Signature

SWORN TO AND SUBSCRIBED BEFORE ME, this the _____ day of _____, _____.

Notary Public, State of Texas

Typed/Printed Name and Expiration Date