

# VA Lenders Certification

## **1. LENDER CERTIFICATION FOR PAYMENT INCREASE**

I hereby certify that the borrower(s) qualify for the new payment (PITI) which exceeds the previous payment by at least 20 percent.

\_\_\_\_\_  
Lender Representative

\_\_\_\_\_  
Date

## **2. INTEREST RATE REDUCTION REFINANCING LOAN (IRRRL) LOAN STATUS**

I hereby certify the VA loan being refinanced was current (not more then 30 days past due) at the time of closing.

\_\_\_\_\_  
Lender Representative

\_\_\_\_\_  
Date

## **3. POWER OF ATTORNEY CERTIFICATION**

I hereby certify that written evidence in the form of correspondence from the veteran or, if on active military duty, statement of his or her commanding officer or designee, indicating that the veteran was alive and, if the veteran is on active military duty, not missing in action status on\_\_\_\_\_, was examined by the undersigned and that said date is subsequent to the date the note and security instruments were executed on the veteran's behalf by the attorney-in-fact.

\_\_\_\_\_  
Lender Representative

\_\_\_\_\_  
Date

## **4. LATE REPORTING CERTIFICATION**

Guaranty is being requested more then 60 days after loan closing because

\_\_\_\_\_  
Lender Representative

\_\_\_\_\_  
Date

## **5. LOAN QUALITY CERTIFICATION**

The undersigned lender certifies that the loan application, all verifications of employment, deposit and other income and credit verification documents have been processed in compliance with 38 CFR Part 36; that all credit reports obtained in connection with the processing of this borrower's loan application have been provided to VA; that, to the best of the undersigned lender's knowledge and belief, the loan meets the underwriting standards recited in chapter 37 of title 38 United States code and 38 CFR Part 36; and that all information provided in support of this loan is true, complete and accurate to the best of the undersigned lender's knowledge and belief.

\_\_\_\_\_  
Lender Representative

\_\_\_\_\_  
Date