

**VA LENDER'S 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 the 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 Unites 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.”

By: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

NOTICE TO VETERAN

Under Chapter 37 of title 38, United States Code, Amended by Public Law 100-198, Veteran's Home Loan Program Improvements and Property Rehabilitation Act of 1987, we, as lender, are required to inform you of certain restrictions on assumability of your VA loan.

You are hereby advised that the loan may be accelerated if the property securing it is sold without the loan being paid in full, unless (a) the loan is current and (b) the prospective purchaser will assume full liability for repayment of the loan, including the indemnity liability to the Veteran's Administration, and qualifies as a creditworthy purchaser of your property.

Please acknowledge your understanding of this notice by dating and executing the form in the space provided below.

\_\_\_\_\_  
Veteran-Purchaser

\_\_\_\_\_  
Date

\_\_\_\_\_  
CoBorrower

\_\_\_\_\_  
Date