

Introduction

The Department of Veterans Affairs (VA) Freddie Mac allows Loan Product Advisor automated underwriting service to assess VA loan applications. The Department of Veterans Affairs then guarantees the VA mortgages. This reference contains information to help you process Department of Veterans Affairs (VA) mortgages using Loan Product Advisor, including information on data entry requirements, completing an assessment and the Loan Product Advisor Feedback Certificate.

For additional VA information refer to *VA Lender's Handbook: Pamphlet 26-7* (VA website at <http://www.homeloans.va.gov/>).

Lender Requirements

Before processing VA loan applications through Loan Product Advisor, you must have certain agreements and approvals in place. You must be an approved lender to use Loan Product Advisor for VA loan applications and be an approved VA Automatic lender.

Mortgage Eligibility Requirements

Loan Product Advisor assesses and determines eligibility for VA guaranty for the following:

- 15-, 20-, and 30-year fixed-rate loans
- VA 1-year ARM loans
- 3-, 5-, 7-, and 10-year Hybrid ARM loans

In addition, new construction loans can be assessed by Loan Product Advisor.

The assessment Loan Product Advisor performs is in accordance with VA requirements. Specifically, Loan Product Advisor does the following:

- Determines eligibility for assessment
- Assesses borrower credit reputation
- Assesses risk profiles

Standard VA Processes

Assessing VA loans with Loan Product Advisor allows you to process VA loan applications more efficiently than with manual underwriting. However, the following VA standard processes remain the same as manual underwriting when assessing VA loan applications with Loan Product Advisor:

- Obtaining VA case number
- Obtaining Credit Alert Interactive Voice Response System (CAIVRS) authorization
- Ordering appraisals
- Determining whether a condominium or PUD has VA approval
- Verifying a veteran's status and establishing full or partial entitlement
- Obtaining VA Certificate of Eligibility
- Determining maximum allowable financing
- Determining VA funding fee

Refer to your local VA field office or the *VA Lender's Handbook* for more information on these standard processes.

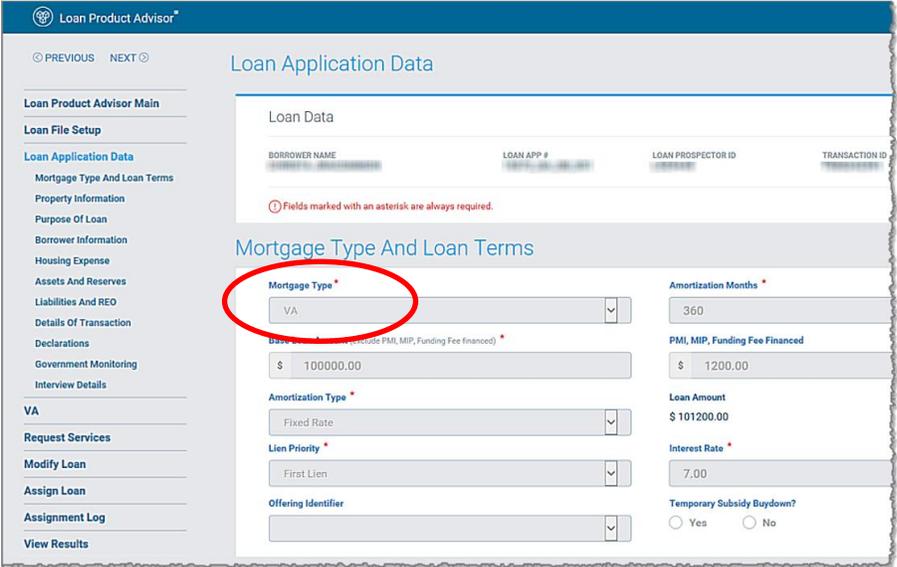
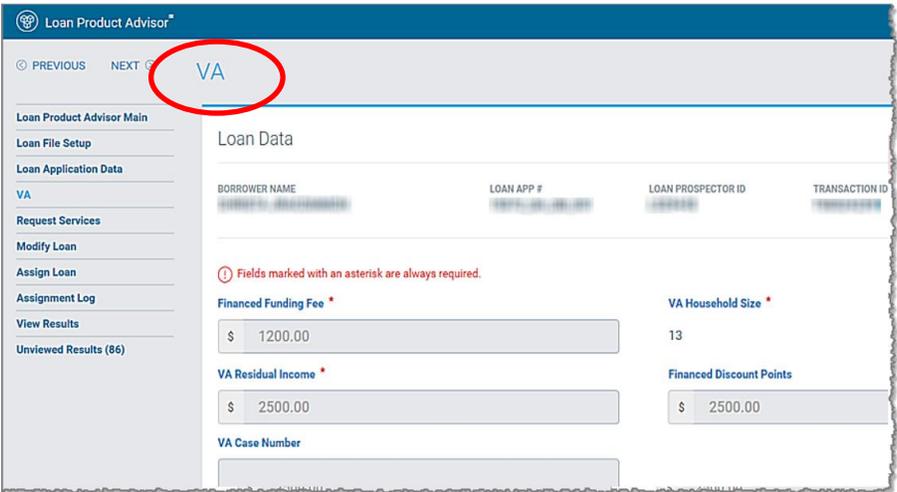
Required Data for VA Loans

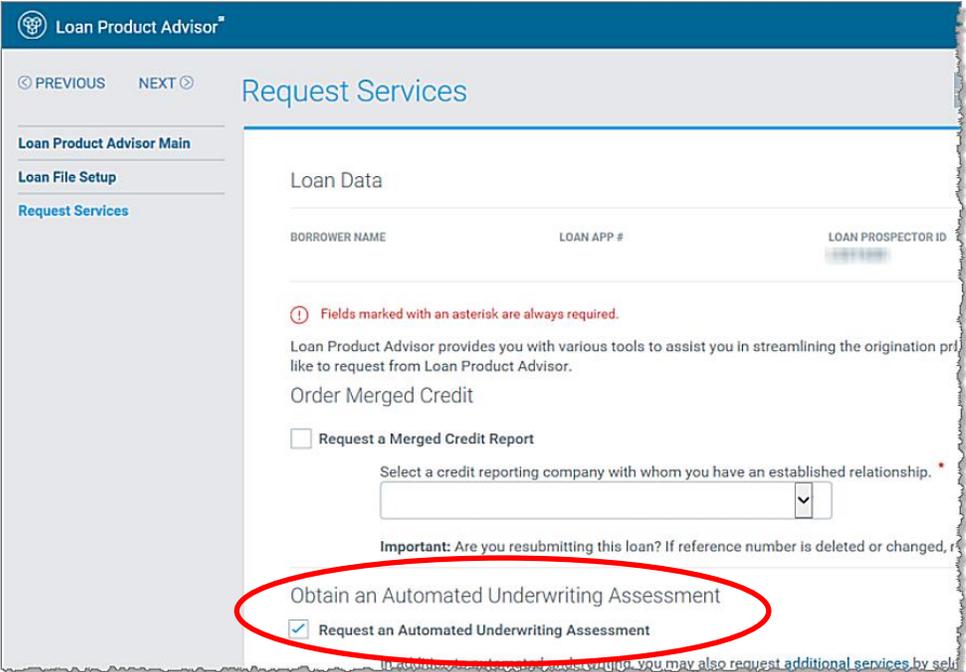
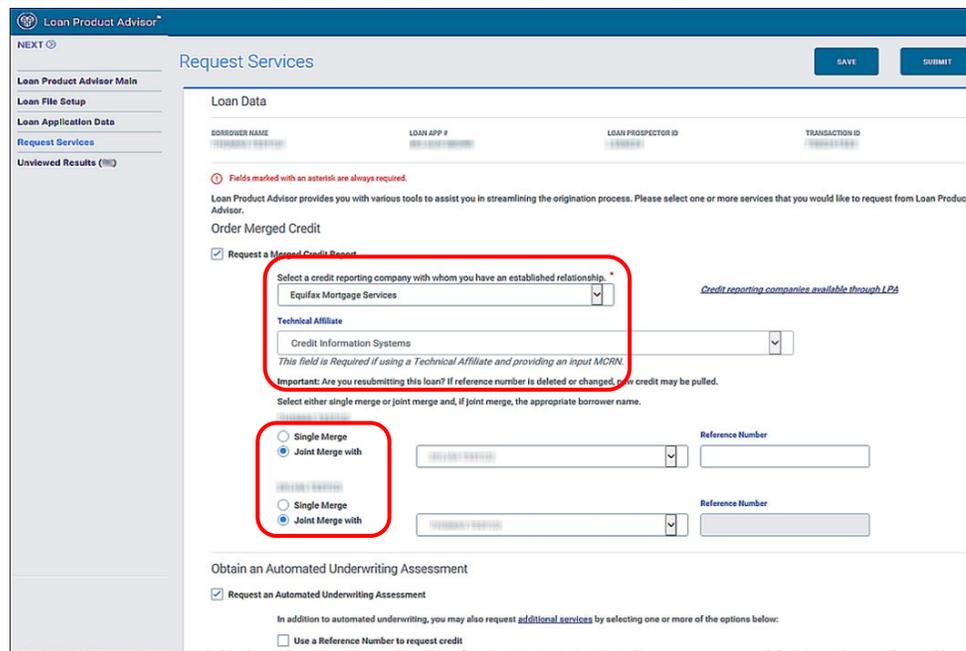
In addition to the data required for all loan application types, Loan Product Advisor requires certain data for VA loan applications:

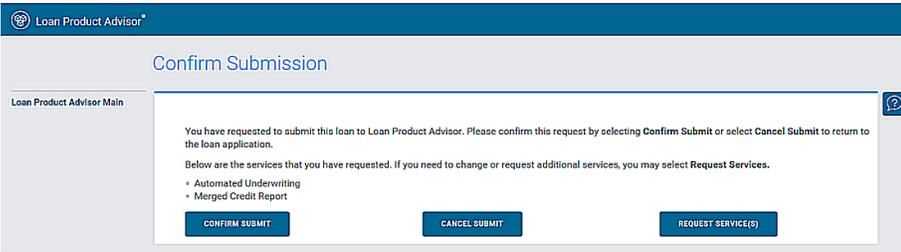
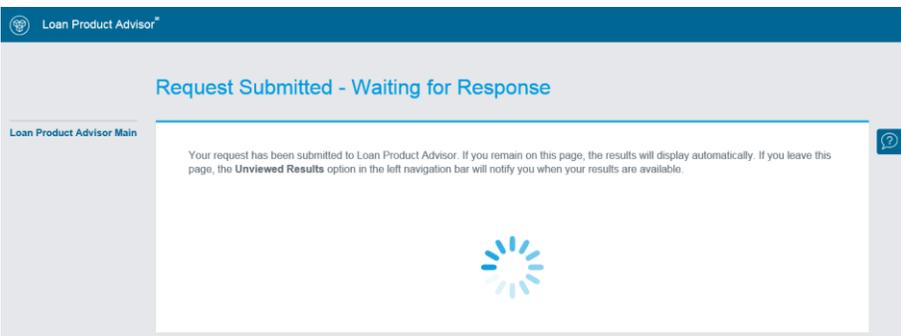
Field Name	Description
Eligible Veteran	Flag indicating if a borrower qualifies as Veteran under VA guidelines.
Federal Delinquency/Lien	Indicates if borrower is currently delinquent or in default on a federal loan. If a CAIVRS authorization indicates a Federal Delinquency/Lien, indicate, "Yes."
Financed MIP/Financed Funding Fee	Dollar amount of VA Funding Fee that is rolled into the Base loan amount.
Property State	State location of property being financed.
Property Zip Code	Zip code of property being financed, without dashes.
A Case Number (optional)	The VA-assigned case number for VA loans. The number is used by VA to identify the loan.
VA Household Size	Number of people meeting definition of household size, according to the <i>VA Lender's Handbook</i> . This is typically the number of people for whom the Veteran is responsible.
VA Residual Income	Monthly net income available for family support after deducting all borrower's shelter expenses, debts, and payroll tax deductions from monthly gross income according to the <i>VA Lender's Handbook</i> .

How to Enter Data for VA Loans

The following information provides the navigational steps for entering VA loan data in Loan Product Advisor:

Step	Results
<p>Login and enter loan data on the Loan File Setup and Loan Application Data pages.</p> <p>Select 'VA' for the Mortgage Type field. Enter all the remaining required loan data and click Next to access the VA page.</p>	 <p>If you have questions regarding the field, click the field label to access online help.</p> <p>If new construction, also select the following:</p> <ul style="list-style-type: none"> In the Building Status field, <i>Proposed</i> or <i>Under Construction</i> for Newly Built In the New Construction field, <i>Newly Built</i>
<p>Enter the VA-specific data on the VA page. Click Next.</p>	<p>The VA data page displays:</p> 

Step	Results
<p>Select Request a Merged Credit Report on the Request Services page</p>	<p>The Request Services page displays with Request an Automated Underwriting Assessment selected:</p> 
<p>Select a CRC, and if applicable, select the technical affiliate from the drop-down list, or leave the field blank if you are not using a specific technical affiliate. Then indicate "single" or "joint" merged credit report preference.</p> <p>Enter a Reference Number if applicable.</p> <p>Click Submit.</p>	<p>The Request Services page displays with expanded Merged Credit data fields.</p> 

Step	Results
<p>Click Confirm Submit to submit the mortgage for a VA assessment.</p>	<p>When no data entry errors are detected, the Confirm Submission page displays.</p>  <p> If data errors are detected, the Correct Errors page displays. When prompted, follow the online instructions to correct errors.</p>
<p>After confirming the submission, you have two options:</p> <ul style="list-style-type: none"> ▪ Wait for the results to display (approximately 2 minutes) ▪ View the results later using the Unviewed Results option 	<p>A message displays confirming loan submission.</p> 

Accessing VA Results

After submitting the mortgage for assessment, if you decide to wait for the results, they will display automatically, otherwise you may access results later using the **Unviewed Results** option on the left navigation bar for up to 14 days. If you have not viewed the results within 14 days, use the **Find Loans** feature on the **Loan Product Advisor Main** page to access the loan and view results.

Once the loan is selected, a list of available results documents will display in the left navigation bar under the View Results section. Based on the assessment performed, Loan Product Advisor returns the following results:

- Loan Product Advisor Feedback Certificate
- Documentation Checklist
- Freddie Mac Property Valuation Disclosure Form
- Infiles or Merged Credit Report(s), if requested, from the CRC or participating technical affiliate

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<p>Purchase Eligibility is always 'N/A' for VA loans.</p> <p>Key fields (LP AUS Key, Mortgage Type, Loan Application Number and Documentation Level) are located in the Loan Data section.</p> <p>A Risk Class and Documentation Level of either Accept or Refer are returned based on the loan data submitted and merged credit from CRC (or if applicable, technical affiliate) through Loan Product Advisor.</p>	<p>Upon a successful submission, the Feedback Certificate displays as follows:</p> <p>Loan Product Advisor Feedback Certificate</p> <p>Evaluation Summary</p> <table border="1"> <tr> <td>PURCHASE ELIGIBILITY N/A</td> <td>RISK CLASS ACCEPT</td> <td>COLLATERAL REP & WARRANTY RELIEF UNAVAILABLE</td> </tr> </table> <p>Loan Data</p> <table border="1"> <tr> <td>BORROWER NAME</td> <td>LP AUS KEY</td> <td>LOAN APPLICATION NUMBER</td> </tr> <tr> <td>APPRaisal IDENTIFIER</td> <td>MORTGAGE TYPE VA</td> <td>B-ELIGIBLE_ACCE</td> </tr> <tr> <td>PROPERTY ADDRESS</td> <td>DOCUMENTATION LEVEL Accept</td> <td></td> </tr> </table> <p>Results</p> <table border="1"> <tr> <td>AUS STATUS Complete</td> <td>APPRaisal TYPE/MAF Form 70</td> <td>LOAN PROCESSING STAGE Application/Processing</td> </tr> <tr> <td>ASSESSMENT TYPE Credit Only</td> <td>LPA VERSION WW4.3.00</td> <td>LPA ASSESSMENT EXP. DATE 12/02/2016</td> </tr> </table> <p>Credit Report Information</p> <table border="1"> <tr> <td>SELECTED BORROWER</td> <td>SELECTED REPOSITORY Experian</td> <td>INDICATOR SCORE 706</td> </tr> </table> <table border="1"> <thead> <tr> <th>BORROWER</th> <th>REPOSITORY</th> <th>CREDIT SCORE</th> <th>MERGED CREDIT REFERENCE #</th> </tr> </thead> <tbody> <tr> <td></td> <td>Experian</td> <td>706</td> <td></td> </tr> <tr> <td></td> <td>Trans Union</td> <td>716</td> <td></td> </tr> <tr> <td></td> <td>Equifax</td> <td>N/A</td> <td></td> </tr> </tbody> </table> <p>CREDIT REORDERED: N/A CREDIT REASSESSED: N/A</p> <p>Mortgage Information</p> <table border="1"> <tr> <td>PRODUCT TYPE 30 Year Fixed Rate</td> <td>AMORTIZATION TYPE Fixed</td> <td>AMORTIZATION MONTHS 360</td> </tr> <tr> <td>INTEREST RATE 7.0000%</td> <td>PURPOSE OF LOAN Purchase</td> <td>PURCHASE PRICE \$180,000.00</td> </tr> <tr> <td>LOAN AMOUNT \$161,200.00</td> <td>ESTIMATED VALUE OF PROPERTY N/A</td> <td>APPRAISED VALUE OF PROPERTY \$200,000.00</td> </tr> <tr> <td>PROPERTY TYPE Single Family Detached</td> <td>INTENDED USE OF PROPERTY Primary Residence</td> <td>NUMBER OF UNITS 1</td> </tr> <tr> <td>AFFORDABLE PRODUCT TYPE N/A</td> <td>CASH OUT AMOUNT N/A</td> <td>TEMPORARY SUBSIDY BUYDOWN N/A</td> </tr> <tr> <td>OFFERING IDENTIFIER N/A</td> <td>SUBORDINATE AMOUNT \$0.00</td> <td>SALES CONCESSIONS \$750.00</td> </tr> <tr> <td>NEW CONSTRUCTION N/A</td> <td>PURPOSE OF REFINANCE N/A</td> <td></td> </tr> <tr> <td>ARM Related Details:</td> <td>ARM QUALIFYING RATE N/A</td> <td>ARM QUALIFYING PITI N/A</td> </tr> </table> <p>Calculated Values</p> <table border="1"> <tr> <td>LTV 89.26%</td> <td>TLTV 89.26%</td> <td>HTLTV 89.93%</td> </tr> </table>	PURCHASE ELIGIBILITY N/A	RISK CLASS ACCEPT	COLLATERAL REP & WARRANTY RELIEF UNAVAILABLE	BORROWER NAME	LP AUS KEY	LOAN APPLICATION NUMBER	APPRaisal IDENTIFIER	MORTGAGE TYPE VA	B-ELIGIBLE_ACCE	PROPERTY ADDRESS	DOCUMENTATION LEVEL Accept		AUS STATUS Complete	APPRaisal TYPE/MAF Form 70	LOAN PROCESSING STAGE Application/Processing	ASSESSMENT TYPE Credit Only	LPA VERSION WW4.3.00	LPA ASSESSMENT EXP. DATE 12/02/2016	SELECTED BORROWER	SELECTED REPOSITORY Experian	INDICATOR SCORE 706	BORROWER	REPOSITORY	CREDIT SCORE	MERGED CREDIT REFERENCE #		Experian	706			Trans Union	716			Equifax	N/A		PRODUCT TYPE 30 Year Fixed Rate	AMORTIZATION TYPE Fixed	AMORTIZATION MONTHS 360	INTEREST RATE 7.0000%	PURPOSE OF LOAN Purchase	PURCHASE PRICE \$180,000.00	LOAN AMOUNT \$161,200.00	ESTIMATED VALUE OF PROPERTY N/A	APPRAISED VALUE OF PROPERTY \$200,000.00	PROPERTY TYPE Single Family Detached	INTENDED USE OF PROPERTY Primary Residence	NUMBER OF UNITS 1	AFFORDABLE PRODUCT TYPE N/A	CASH OUT AMOUNT N/A	TEMPORARY SUBSIDY BUYDOWN N/A	OFFERING IDENTIFIER N/A	SUBORDINATE AMOUNT \$0.00	SALES CONCESSIONS \$750.00	NEW CONSTRUCTION N/A	PURPOSE OF REFINANCE N/A		ARM Related Details:	ARM QUALIFYING RATE N/A	ARM QUALIFYING PITI N/A	LTV 89.26%	TLTV 89.26%	HTLTV 89.93%
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AV	Not on Active Duty: W-2(s) are NOT req'd if all of the following are met: [REDACTED] with same employer 2 yrs or more, employer phone contact verifies the length of employment and currently employed, Borrower not self-employed or commission, bonus, overtime, or secondary income not needed to qualify, stable monthly income to be determined by using current base pay only (not total earnings), Borrower signs IRS Form 8821/4506 for the prev 2 tax yrs.																																																															
DN	Self-Employment Tax Returns: Signed copies of individual and business tax returns for the most recent 2-year period or comparable information obtained from signed IRS Form 4506 or 8821 for [REDACTED]																																																															
PM	Business tax returns: Not required if all of the following conditions are met: Borrower proves ownership of the business for at least the past 5 years, Individual tax returns reflect consistent income for the past 2 years, and funds for down payment or closing costs are not from the business.																																																															
MX	Self Employed: If [REDACTED] receives more than 5% of their stable monthly income from an individual business, obtain most recent 2 years signed federal business tax returns for each self-employed borrower.																																																															
BY	Not on Active Duty: When all or major portion of income is commissions, obtain VOE to include YTD commissions, pay basis (salary plus commission, straight commissions, or draw), pay frequency, and 2 years signed and dated tax returns with schedules. Consider business expenses (Employee Business Expenses on IRS Form 2106) when underwriting.																																																															
BH	Alimony/Child Support: If Alimony/Child Support is being used to qualify, obtain divorce decree or court order or legal separation or voluntary agreement signed by the judge to verify the amount and 3 years continuation. Also, obtain most recent 3 months bank statements, cancelled checks, or court payment record to confirm receipt of payment.																																																															
QZ	VA Benefits (Non-Educational): Obtain VA- Form 26-8937 if applicable.																																																															
CODE	MESSAGES																																																															
1P	Verify all reserves submitted in the amount of \$27,274.94.																																																															
GD	This loan was submitted with \$4406.45 in depository accounts (checking, savings and/or money market).																																																															
AC	Depository Accounts: Obtain most recent statement(s) for each account to verify sufficient funds required to close.																																																															

The information provided on the Feedback Certificate and Documentation Checklist for VA loans is in the same format as the results for conventional loans.



If the loan is for new construction, the following message will be returned: “LP - Review for Accuracy: VA underwriting and appraisal guidelines vary for Proposed/Under Construction loans. It is the lender's responsibility to ensure all such guidelines are met. Please refer to the VA Lender's Handbook for additional information”.

Purchase Restrictions

Purchase Restriction message(s) returned on the Feedback Certificate provides the reason(s) a loan may not be acceptable for VA guaranty.

For example, you will receive specific messages if a loan application does not meet:

- VA’s requirements for the loan program
- VA’s requirements for loan-to-value (LTV)

Understanding the Results

To be eligible for delivery to VA, the loan file must be documented according to the reduced documentation guidelines VA established for loan applications assessed by Loan Product Advisor.

The Feedback Certificate provides guidance regarding the documentation and underwriting requirements for VA mortgages. In some cases, you may need to contact VA for specific credit policy-related questions and situations not addressed in the results.

Risk Class and Documentation Level

Loan Product Advisor will return a risk class indicating the level of risk identified, responsibility for credit representations and warranties, and underwriting and documentation requirements for the VA loan. Loan Product Advisor will also return a documentation level indicating the minimum level of documentation the Seller must obtain for the VA loan. Descriptions for the VA risk classes and documentation classes are provided in the following table:

Risk Class	
Accept	If Loan Product Advisor returns a risk class of Accept, the borrower’s credit reputation and capacity are acceptable to VA, and VA agrees to guarantee the loan, provided the data is true, complete, and accurate and the entire mortgage package meets VA requirements.
Refer	If Loan Product Advisor returns a Refer risk class, it has identified weaknesses in the borrower’s credit reputation and/or capacity that require further assessment. For VA loans, a VA-Automatic Approved lender must analyze the application to determine if the mortgage qualifies for VA guaranty, according to the VA Lender’s Handbook.
Documentation Level	
Accept	If Loan Product Advisor returns a documentation level of Accept, it allows you to take advantage of substantially fewer documentation requirements than traditionally underwritten VA loans.
Refer	If Loan Product Advisor returns a documentation level of Refer, standard documentation requirements are available for these loans.



VA determines the residual income requirement according to the Property State you submit to Loan Product Advisor. In some cases, due to the overall characteristics of the loan data and the borrower, it is possible to receive an Accept risk class, even though the residual income may be below the figures shown on the chart in the *VA Lender’s Handbook*. You can verify the residual income you submitted to Loan Product Advisor in the Loan Processing Information section on the Full Feedback Certificate.

Representations and Warranties

VA loan applications receiving an **Accept** risk class benefit from relief of certain lender representations and warranties as described in the following paragraphs.

Credit

For VA loan applications receiving an **Accept** risk class, the lender is **not** responsible for representations or warranties related to determining borrower credit reputation. The **Accept** credit warranty message states:

VX Credit Warranty: Not required to determine borrower shows the willingness to pay.

For VA loan applications receiving a **Refer** risk class, the lender **is** responsible for representations or warranties related to determining borrower credit reputation. You must determine the borrower's willingness to repay and that the loan file contains evidence of an acceptable credit reputation. The **Refer** credit warranty message states:

VY Credit Warranty: Required to determine that the borrower shows the willingness and financial ability to pay.

Ratios

For VA loan applications receiving an **Accept** risk class, the lender is **not** responsible for determining whether the borrower's monthly housing payment-to-income ratio and monthly debt-to-income ratio are acceptable to VA. The **Accept** ratio warranty message:

V9 Ratio warranty: Not required to determine if the borrower's monthly housing and monthly debt ratios meet program requirements.

For VA loan applications receiving a **Refer** risk class, the lender **is** responsible for determining whether the borrower's monthly housing payment-to-income ratio and monthly debt-to-income ratio are acceptable to FHA. The **Refer** ratio warranty message in our AUS states:

VZ Ratio warranty: Required to use the debt ratio as a guide to determine whether or not the loan will be granted.

CAIVRS

VA **Accept** risk class loan applications are subject to Credit Alert Interactive Voice Response System (CAIVRS) authorization for all borrowers showing no delinquent obligation or claim payment. CAIVRS is a system used to check applicants for defaults in government-backed loans (i.e., student loans and FHA or VA loans).

The following messages may be returned on the Feedback Certificate:

F1 CAIVRS Warranty: CAIVRS authorization for all borrowers must not indicate a delinquent obligation/claim payment.

You or the VA Automatic Underwriter, as applicable, must determine all borrowers have a clear CAIVRS number. If an applicant has a credit alert status problem, the applicant must contact the agency reporting the issue and resolve it in order to be eligible for VA guarantee. You may also be required to reclassify to a **Refer** risk class.



If you receive a CAIVRS authorization for any borrower showing a delinquent obligation or claim payment, ensure that the data field for **Federal Delinquency/Lien** is marked "**Yes**" and resubmit the loan. Regardless of the risk class, you will need to resubmit. You also may be required to reclassify the loan to a **Refer** risk class.

The Lending Decision

Once you've validated the necessary data and results, you will proceed with review of the appraisal, assess the borrower(s) credit reputation if required, make the lending decision, close the loan and submit for VA guarantee.

The lender retains all authority to make the lending decision. Any issues or questions regarding granting or denying credit, including the use of adverse actions notices, should be directed to the lender.

How to Document Credit Information

The *VA Lender's Handbook* for VA loan applications provides detailed guidance for underwriting and documentation. The following table provides some of the typical recurring issues and required actions associated with documenting credit information for VA loans assessed by Loan Product Advisor.

If...	Then...
<p>The credit reports you are using to make your lending decision contain incorrect borrower identifying information for any of the following:</p> <ul style="list-style-type: none"> ▪ Name ▪ Social Security Number 	<p>Enter the correct information into Loan Product Advisor and a new credit report and underwriting assessment again.</p>
<p>The loan receives an Accept risk class from Loan Product Advisor, but the credit data contains incorrect identifying or significantly inaccurate information,</p>	<ul style="list-style-type: none"> ▪ If the inaccurate information has been corrected at the repositories, you may use Loan Product Advisor's optional Reorder Credit Service to request fresh credit for individual borrowers or joint borrower pairs. Refer to the LoanProspector.com online help or Loan Product Advisor Functionality Guide at http://www.FreddieMac.com/learn/pdfs/uw/fun_guide.pdf for information on using this service. ▪ If incorrect identifying or significantly inaccurate information still exists, manually reclassify the loan application to Refer, ▪ Document all borrowers' credit reputations according to the <i>VA Lender's Handbook</i> for VA loan applications, and ▪ Order a triple-merged credit report or RMCR or independent third-party information to clarify the inaccuracy.
<p>The credit data does not contain a reference for each significant open debt listed on the loan application</p>	<p>Obtain a separate written verification for each significant debt reported on the application but not verified on the credit data.</p>
<p>The credit data has accounts listed as "will rate by mail only" or "need written authorization"</p>	<p>Obtain a separate written verification for each applicable account.</p>
<p>The loan data receives a Refer risk class from Loan Product Advisor</p>	<ul style="list-style-type: none"> ▪ The VA Automatic underwriter must base the assessment of the borrower's credit reputation on the borrower's entire credit history as outlined in the <i>VA Lender's Handbook</i>. ▪ Include any debts resulting from credit inquiries in the past 90 days in the total monthly debt you report to Loan Product Advisor.
<p>The VA Automatic underwriter concludes that the borrower's credit reputation is acceptable despite significant adverse or derogatory information</p>	<p>Document the loan file according to Loan Product Advisor reduced documentation requirements for Refer risk class</p>
<ul style="list-style-type: none"> ▪ The credit data shows that an existing mortgage or significant debt is past due, and ▪ The credit report has not been updated in 90 days 	<p>Re-verify the debt to determine current status.</p>

If...	Then...
<ul style="list-style-type: none"> ▪ The credit data shows that an existing mortgage or significant debt is greater than 90 days past due and ▪ Credit report is up-to-date 	<p>Accept Risk Class:</p> <ul style="list-style-type: none"> ▪ Reclassify the risk class to Refer. ▪ Any credit or ratio waivers listed on the Full Feedback Certificate are invalid. ▪ Document according to Refer documentation guidelines. <p>Refer Risk Class:</p> <ul style="list-style-type: none"> ▪ Underwrite and document the loan file to the Refer risk class and documentation requirements.
Credit data contains derogatory information	<p>All Loan files:</p> <ul style="list-style-type: none"> ▪ No explanation of derogatory credit is required for any loan receiving an Accept risk class. ▪ All other loan applications, regardless of loan type, require a written explanation from the borrower. <p>Note: Judgments must be paid off or subject to a timely repayment plan per the <i>VA Lender's Handbook</i>.</p>

Modifying and Resubmitting VA Loans

You may resubmit a loan application to VA. A submission count is included in the **Number of Submissions** field on the FHA TOTAL Scorecard Feedback Certificate. If using credit infiles, Loan Product Advisor will automatically obtain new credit infiles if any critical data changes are detected upon resubmission. If using merged credit, credit will be re-accessed unless any of the following conditions have occurred:

- Change in loan type
- Change in specified CRC or technical affiliate
- Change in joint merged credit borrowers
- Change in merged credit transaction request type
- Change in borrower data, including a change in borrower order on a joint merged credit request
- Non-matching reference number
- Credit freshness expiration
- Secondary Use submission error

Each submission, regardless of the number of services requested, counts once toward the transaction limit. You may need to resubmit your VA loan application for a variety of reasons at some point in your process, including:

- The final risk class and documentation class is greater than 120 days from the Note Date, or 180 days if new construction.
- The credit data results are greater than 120 days from the Note Date, or 180 days if new construction. If using merged credit data:
 - If you resubmit a new construction loan, you must keep the same CRC (and if applicable, technical affiliate), critical borrower data and submitting entity *after* the first 120 days to maintain the same credit data for 180 days.
 - You must obtain new merged credit if any critical data changes (i.e., change in Joint merged indicator from single to joint or vice-versa, change in CRC or technical affiliate, etc.). You may use the Reorder Credit Service to obtain new merged credit. New merged credit fees will apply.
- The Credit Alert Interactive Voice Response System (CAIVRS) authorization shows a Federal Delinquency/Lien for any borrower.
- Any information changes - including decreases to a borrower's income, assets and/or liabilities.

- There is a change to the property valuation, sales price or terms and conditions of the mortgage.
- There is a change in borrowers.



At least one of the original veteran borrowers must remain, or the loan application is considered a new application.

For additional information on modifying and resubmitting loans, refer to the Loan Product Advisor Functionality Guide located at http://www.FreddieMac.com/learn/pdfs/uw/fun_guide.pdf.

Requirements for Preparing a Mortgage for Delivery to VA

For VA mortgages, obtain a VA guaranty through submission of the mortgage file to VA according to the requirements in the *VA Lender's Handbook*. Lenders must also provide VA a copy of the Feedback Certificate confirming the risk class for each loan. Below is a summary of the requirements regarding the lender's VA-approved underwriter:

If a loan application receives...	Then...
Refer risk class	The lender's VA-approved underwriter must review and approve the loan.
Accept risk class	An underwriter's certification or signature is not required on VA Form 26-6393.
Accept risk class, but there exists a condition where you must reclassify, document and underwrite as a Refer risk class	The lender's VA-approved underwriter must sign VA Form 26-6393.

Additional Resources

Questions related to the VA assessment through Loan Product Advisor, including functionality and feedback messages may be directed to Freddie Mac Customer Support (800-FREDDIE):

The Links below are provided as resources on the U.S. Department of Veterans Affairs website: <http://www.benefits.va.gov/homeloans/lenders>

- [Lenders Handbook - VA Pamphlet 26-7](#)
- [Lender's Certificate of Eligibility \(COE\)](#)
- [Announcements](#)

This document is not a replacement or substitute for the information found in the *Single-Family Seller/Servicer Guide*, and /or terms of your Master Agreement and/or Master Commitment, *Loan Product Advisor Functionality Guide* or *VA Lender's Handbook*. © 2016 Freddie Mac