
VA Certification Acknowledgment for IRRRL

Purpose

This memorandum reviews the following topic:

- ✓ New VA IRRRL Requirement
 - ✓ Original Note and mortgage statement for Comparison
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New VA IRRRL Requirement

Effective Immediately: Per VA Circular 26-19-22 Section (3) *Veteran Certification* “The Veteran must communicate to the lender that he/she received the comparison statement. For example, on September 1, 2019, a Veteran could communicate to the lender that he/she received the comparison statements on both occasions, e.g. on August 1, 2019 (one day after submitting the loan application) and August 20, 2019 (date of closing).”

FSM will comply with this directive by requiring an acknowledgment signed by the Veteran at closing (see attached example).

Note: This is effective with all loans currently in underwriting and in the pipeline.

Original Note and Current Mortgage Statement

To complete the Loan Comparison correctly, a copy of the Original Note and current mortgage statement is required to be obtained from the Veteran.

Effective Date

Effective immediately

Questions

Retail – Please contact your Manager with any questions
Mod Corr – Please contact your Account Executive with any questions

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VA Certification Acknowledgment for IRRRL, Continued

Example



**FIRST STATE
MORTGAGE**
First State Mortgage Services, LLC

VA CERTIFICATION ACKNOWLEDGMENT

Veteran Name: _____

Loan Number: _____

Date: _____

This is to certify that I, above stated Veteran, received the:

Initial VA IRRRL Veteran's Statement Certification on: _____

Final VA IRRRL Veteran's Statement Certification on: _____

I reviewed the loan comparison information on both documents and opted to proceed with the loan transaction.

(Insert Veteran's Name) Date _____
