

<b>Borrower Eligibility</b>	VA guidelines apply <ul style="list-style-type: none"> <li>➤ Must be a veteran who served the minimum duty with other than a dishonorable discharge</li> <li>➤ Active duty with at least 181 days of duty</li> <li>➤ Un-remarried surviving spouse of eligible veteran (COE)</li> <li>➤ Reservists/National guard</li> <li>➤ Certificate of Eligibility must have sufficient entitlement to meet minimum 25% guarantee</li> <li>➤ Joint loans involving a veteran and a non-veteran who is not the veterans' spouse (VA approval required see <i>Special Requirements/Restrictions</i> for more details)</li> <li>➤ Joint loans involving two unmarried veterans (VA prior approval required. Refer to <i>Special Requirements/Restrictions</i> for specifics)</li> <li>➤ Inter Vivos Revocable Trust is allowed for owner occupied property only</li> </ul>
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 8/1/2014 tp  
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# VA Matrix

revised 5/3/2022

	<ul style="list-style-type: none"> <li>➤ Note: A power of attorney is not allowed for properties held in a trust</li> <li>➤ Resident Alien permitted as long as primary borrower is a veteran</li> <li>➤ Veteran's with DACA status are eligible</li> </ul>
	Ineligible
<b>Certificate of Eligibility</b>	A COE is required for purchase loans and rate/term refinances.
<b>Co-borrowers</b>	All borrowers must occupy the subject property (exceptions may be available) and meet VA requirements <p style="text-align: center;">◆ See Underwriting – <i>Prior Approval section for further details</i></p>