



## VA Matrix

revised 5/3/2022

### Tax Liens

Tax liens may remain unpaid if the borrower has entered into a valid repayment agreement and has made at least 3 months of timely payments. Payments may not be prepaid. The IRS agreement and payment history must be presented to underwriting. The final approval of allowing the lien to remain open and not be paid in full prior to closing will be a management decision. It will depend on the overall file profile. The borrower must have good to excellent credit and several compensating factors at a minimum.