



## VA Matrix

revised 5/3/2022

**Housing (Mortgage/Rental) Payment History (PITI) is inclusive of all liens regardless of position, as well as all occupancy types.**

- AUS Approve loans – Credit evaluated by AUS (LP or DO/DU)
- AUS Refer and manually underwritten loans
  - For purchase transactions: 12-month housing payment (mortgage/rental) history via a credit report, cancelled checks or VOM to reflect no more than 0 x 30 in the previous 12 months.