

V.A. ASSUMPTION CERTIFICATION

"The undersigned lender certifies that the (loan) (assumption) application, all verifications of employment, deposit, and other income and credit verification documents have been processed in compliance with 38 CFR part 36; that all credit reports obtained in connection with the processing of this borrower's (loan) (assumption) application have been provided to V.A.; that, to the best of the undersigned lender's knowledge and belief, the (loan) (assumption) meets the underwriting standards recited in Chapter 37 of Title 38, United States Code, and 38 CFR part 36; and that all information provided in support of this (loan) (assumption) is true, complete and accurate to the best of the undersigned lender's knowledge and belief."

WARNING: Any lender who knowingly and willfully makes a false certification shall be liable to the United States Government for a civil penalty equal to 2 times the amount of the Department's loss on the loan involved or to another appropriate amount, not to exceed \$10,000, whichever is greater.

LENDER: _____

AUTHORIZED OFFICER: _____

DATE: _____