



DEPARTMENT OF VETERANS AFFAIRS  
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September 2, 2004

**LOAN GUARANTY INFORMATION LETTER #26-04-12**

**TO:** All Lender and Lender Agents

**SUBJECT:** Lender Training

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**PURPOSE**

The Roanoke Regional Loan Center is pleased to announce a **FREE** VA lender training seminar for **September 15, 2004**. Please refer to page **2** of this Information Letter for the specific training topics.

**TRAINING LOCATION**

Virginia Housing Development Authority  
601 South Belvidere Street  
Richmond, VA 23220-6504

**REGISTRATION INFORMATION**

No registration required.

**TRAINING MATERIALS**

VA will provide the training materials and other information at the seminar.

**Questions**

If you have questions about any of this class, please contact Sherri Femrite, Loan Specialist, at 1-800-933-5499 ext. 3151 or by e-mail at [roanokelendertraining@vba.va.gov](mailto:roanokelendertraining@vba.va.gov).

Sincerely,

/s/  
DAVID J. DAVIS  
Acting Loan Guaranty Officer

Date and Time	What You Will Learn	Who Should Attend
September 15, 2004 (Wednesday) 9:00 am to 12:00 noon	<p><b><u>Processing and Underwriting VA Loans</u></b></p> <ul style="list-style-type: none"> <li>• Current Issues</li> <li>• Determining stable and reliable income</li> <li>• Verifying Income, assets, debts and obligations</li> <li>• Considering short-term employment, overtime and part-time income as qualifying income</li> <li>• Determining creditworthiness</li> <li>• Practical Exercises</li> </ul>	<p>Individuals who want to improve their knowledge of the VA home loan program or desire a review</p> <p>Agents</p> <p>Loan Processors</p> <p>VA Underwriters</p> <p>Loan Officers</p> <p>Loan Consultants</p>