Lender Quick Guide to Complying with VA Circular 26-19-22

The purpose of this Quick Guide is to provide lenders with a reference index outlining which “Action” paragraphs of VA Circular 26-19-22 to apply based on loan type.

<table>
<thead>
<tr>
<th>Loan Type:</th>
<th>Recoupment</th>
<th>NTB – Interest Rate Requirements</th>
<th>Loan Seasoning</th>
<th>NTB - Loan Comparison Statement</th>
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</thead>
<tbody>
<tr>
<td>Fixed-to-Fixed</td>
<td>X</td>
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<td>Fixed-to-ARM</td>
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If the IRRRL is a... ...then the lender should refer to the following Circular sections for guaranty requirements...

**Fixed-to-Fixed**
- Recoupment – section 3.a.
- NTB Interest Rate Requirements – section 3.b.(1)
- Loan Seasoning – section 3.c.
- NTB Loan Comparison Statement – section 3.d.

**Fixed-to-ARM**
- Recoupment – section 3.a.
- NTB Interest Rate Requirements – section 3.b.(2)
- Loan Seasoning – section 3.c.
- NTB Loan Comparison Statement – section 3.d.

**ARM-to-Fixed**
- Recoupment – section 3.a.
- Loan Seasoning – section 3.c.
- NTB Loan Comparison Statement – section 3.d.

**ARM-to-ARM**
- Recoupment – section 3.a.
- Loan Seasoning – section 3.c.
- NTB Loan Comparison Statement – section 3.d.