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**VA NOTICE TO HOMEOWNER**

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**ASSUMPTION OF VA GUARANTEED MORTGAGES**

You have applied to for a VA guaranteed mortgage. If your loan is approved on or after March 1, 1988, the loan will be subject to restrictions on assumability. Your loan may be accelerated if the property securing it is sold without the loan being paid in full unless:

A. The loan is current, and

B. The prospective purchaser will assume full responsibility for the repayment of the loan, including indemnity liability to the Veteran's Administration, which states: "If the loan is assumed, the assumpor agrees to assume all of the obligations of the Veteran under the terms of the instruments creating and securing the loan including the obligation of the Veteran to indemnify the Veteran's Administration to the extent of any claim payment arising from the guaranty or insurance of the indebtedness" and

C. Qualifies from a credit standard

You must sign and date this notice as indicated, return one copy to your lender as proof of notification and keep one copy for your records.

**I (We) hereby acknowledge receipt of this Notice to Homeowners**

\_\_\_\_\_  
SIGNATURE DATE

\_\_\_\_\_  
SIGNATURE DATE