credit history in order to properly underwrite the veteran’s loan. VA loans may not be guaranteed unless the veteran is a satisfactory credit risk. The data collected on the following forms are used to ensure that applications for VA-guaranteed loans are underwritten in a reasonable and prudent manner.

a. VA Form 26–1820 is completed by lenders closing VA-guaranteed and insured loans under the automatic or prior approval procedures.

b. VA Form 26–8497 is used by lenders to verify a loan applicant’s income and employment information when making guaranteed and insured loans. VA does not require the exclusive use of this form for verification purposes, any alternative verification document would be acceptable provided that all information requested on VA Form 26–8497 is provided.

c. Lenders making guaranteed and insured loans complete VA Form 26–8497a to verify the applicant’s deposits in banks and other savings institutions.

**Affected Public:** Individuals or households.

**Estimated Annual Burden:**
- VA Form 26–1820—150,000 hours.
- VA Form 26–8497—25,000 hours.
- VA Form 26–8497a—12,500 hours.

**Estimated Average Burden per Respondent:**
- VA Form 26–1820—15 minutes.
- VA Form 26–8497—10 minutes.
- VA Form 26–8497a—5 minutes.

**Frequency of Response:** One time.

**Estimated Number of Respondents:**
- VA Form 26–1820—600,000.
- VA Form 26–8497—150,000.
- VA Form 26–8497a—150,000.

By direction of the Secretary.

**Cynthia Harvey-Pryor,**
Department Clearance Officer, Enterprise Records Service, Office of Quality and Compliance, Department of Veterans Affairs.