



# Origination Guide Updates Announcement

(OG Announcement 2026-05)

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Virginia Housing's Origination Guide has been updated to reflect the following changes:

- Updates to the Branch Locations requirement for Originating Lender Participation section
- Updates to Final Title Policy Exceptions section
- Changes to Tax Transcript and 4506-C requirements / Virginia Housing Origination Forms, Exhibits and Documents section

## Branch Locations Requirement for Originating Lender Participation

The requirements for loan officers who wish to originate Virginia Housing loans have been updated. The requirement has been expanded to allow loan officers employed by an Originating Lender and licensed to originate mortgage loans in the Commonwealth of Virginia to originate Virginia Housing loans.

### Section 1: Originating Lender Participation – 1.1 L: Branch Locations

Have a physical office in Virginia where the general public may make a loan application. Shared workspaces, such as coworking spaces, are acceptable as long as the lender has a designated office that can be physically secured and accessed during normal business hours.

***Loan Officers located in other states who are licensed to originate mortgage loans in Virginia may originate Virginia Housing loans if their lending institution has a Virginia-based office meeting the guidelines stated above.***

**Effective:** Immediately

## Final Title Policy Exceptions

An additional exception that is not permitted on the final title policy has been added to the Formal Title Insurance Binder / Title Policy section. An exception that does not protect the lender between the Commitment Date and the date of the Final Title Policy is not acceptable, and Originating Lenders may be required to repurchase loans where this exception is present on the Final Title Policy.

### Section 2: Eligibility Requirements – 2.5 E: Formal Title Insurance Binder / Title Policy

The following exceptions are not acceptable to Virginia Housing and cannot appear in the Final Title Policy.

***ix. Defects, lien encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attached, or disclosed between the Commitment Date and the date of the Final Title Policy.***

**Effective:** Immediately

## **Tax Transcript Requirements / Virginia Housing Origination Forms, Exhibits, and Documents**

The Virginia Housing overlay requiring tax transcripts for all conventional loans has been rescinded and replaced with a requirement that Originating Lenders include a fully executed 4506-C with Virginia Housing's auditor information for all closed loans.

Additionally, a 4506-C with Virginia Housing's auditor information is now required on all first mortgage loans.

Section 9: Explanation of Virginia Housing Forms, Exhibits, and Documents – 9.2 A: Tax Form 4506 or 4506-C

The Originating Lender must have borrowers sign a completed Tax Form 4506 / 4506-C, or an alternate form acceptable to both the GSE, insurer or guarantor and the IRS that authorizes the release of comparable tax information to a third party (Example: IRS Form 8821).

***The Originating Lenders must also provide a 4506-C with Virginia Housing's auditor information. The 4506-C must be completed using the information below to complete section 5a: IVES participant name, ID number, SOR mailbox ID, and address.***

***5a.i: Credit Interlink America***

***5a.iii: CIA4506C***

***5a.iv: PO Box 329***

***5a.v: Pebble Beach***

***5a.vi: CA***

***5a.vii: 93953***

***Section 5b: Customer file number (if applicable) and section 5c: Unique identifier (if applicable) may contain lender information.***

***The remainder of the form, including Section 6: Transcript requested, must be completed in compliance with GSE, insurer, or guarantor requirements.***

***Failure to provide a 4506-C with the information listed in this section of the Origination Guide will result in the loan being pended for purchase until a properly completed 4506-C is delivered to Virginia Housing.***

***Other references in this guide requiring tax transcripts still apply.***

**Effective:** June 1, 2026, Originating Lenders may provide tax transcripts **OR** a 4506-C with Virginia Housing Auditor information on conventional loans and may start providing a 4506-C with Virginia Housing Auditor information on all other loan types.

July 1, 2026, Originating Lenders **must** provide a signed 4506-C on all Virginia Housing loans.