### Sammtliche Werke Herausgegeben Von Arthur Mueller. (Mit Gaudys Portrat Im 24. Bande.) Volume 24



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### Reviews

Certainly, this is the very best work by any writer. It is loaded with knowledge and wisdom I am just quickly will get a satisfaction of reading through a created publication.

(Donavon Okuneva)

# SAMMTLICHE WERKE HERAUSGEGEBEN VON ARTHUR MUELLER. (MIT GAUDYS PORTRAT IM 24. BANDE.) VOLUME 24



RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 56 pages. Original publisher: Washington: U. S. G. P. O., 2009. LC Number: KF26 . B3945 2006c OCLC Number: (OCoLC)429669010 Subject: Veterans -- Housing -- United States -- Finance. Excerpt: . . . 11 tial to keep it - right now there is not any opportunity to look for flexibility in the program or single application progress Or per-haps maybe a single set of regulations EDIGO Mr. P. Mr. Chairman, I think one of the stories that is most difficult for us to get out to the veteran and to the mortgage and real estate sales communities is the fact that the VA program has changed dramatically in recent years. We have made a con-certed effort in the last 10 years to streamline program operations to make it easier for private sector program participants to use and for veterans. Our focus has been on delegating as much authority as we can to lenders to make decisions on loans. Presently 99 percent of the loans that VA guarantees are proc-essed by lenders. And lenders have the authority to approve or dis-approve a veterans loan application. In 95 percent of those cases, we have delegated lenders the authority to review the appraisal re-port and make the final value determination on VAs behalf. These two functions were previously done in-house and it did take a pro-tracted period of time, in some instances, to get a veterans loan finished. Coupled with those changes are some significant advancements that we have made in the automation field, which now allow lend-ers to come in electronically and order the appraisal report and the appraiser to electronically send the appraisal report back to the lender and to the VA. Also, we have an automated certificate...



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