

Submission Checklist VA Purchase Loans

Borrower Name _____	SS# _____	DOB _____
CoBorrower Name _____	SS# _____	DOB _____

Transaction Type **Purchase

UW & GOVT MISC

- | | | | |
|---|--|--|--|
| <input type="radio"/> **AUS Findings (Initial) | <input type="radio"/> **CAIVRS | <input type="radio"/> **COE | <input type="radio"/> **DD-214 / NGB-22 |
| <input type="radio"/> **Federal Collection 26-0503 | <input type="radio"/> **EPLS (GSA/LDP) | <input type="radio"/> **Reservist Cert | <input type="radio"/> **Debt Questionnaire 26-0551 |
| <input type="radio"/> **Ver. of VA Benefits 26-8937 | <input type="radio"/> **Right of VA Borr. 26-8978 | <input type="radio"/> **VA Common Certs <i>Exhibit A</i> | |
| <input type="radio"/> **Nearest Relative Cert. | <input type="radio"/> **Counseling Chklist 26-0592 | <input type="radio"/> **Req. for COE 26-1880 | |
| <input type="radio"/> **VA Addendum | <input type="radio"/> **Child Care Cert. | <input type="radio"/> **Disability Questionnaire | |

DISCLOSURES

- | | | | |
|---|--|---|---|
| <input type="radio"/> **Initial executed 1003 | <input type="radio"/> **Transfer of Servicing Disclosure | <input type="radio"/> **Disclosure Notices | <input type="radio"/> **Executed 4506T |
| <input type="radio"/> **Initial GFE | <input type="radio"/> **Settlement Provider List | <input type="radio"/> **Privacy Policy <i>Affiliate Opt Out</i> | <input type="radio"/> **Patriot Act Information |
| <input type="radio"/> **Initial TIL | <input type="radio"/> **Notice of Right to Receive Apsl | <input type="radio"/> **Patriot Act Disclosure | |

IDENTITY

- | | | | |
|--|----------------------------------|----------------------------------|---|
| <input type="radio"/> **Driver's License | <input type="radio"/> Green Card | <input type="radio"/> SSA Letter | <input type="radio"/> **SSA Authorization (SSA-89 Form) |
|--|----------------------------------|----------------------------------|---|

CONDO / PUD / HOA

****IF APPLICABLE****

- | | | | |
|---|------------------------------------|---|----------------------------------|
| <input type="radio"/> HOA Dues Letter | <input type="radio"/> VA Condo ID# | <input type="radio"/> Master Insurance Policy | <input type="radio"/> HO6 Policy |
| <input type="radio"/> Evidence HOA is subordinate to 1st lien | | | |

CREDIT

- | | |
|---|--|
| <input type="radio"/> **Credit Report <i>within 60 days</i> | <input type="radio"/> **Undisclosed Debt Ackn. |
|---|--|

****IF APPLICABLE****

- | | | |
|---|--|---|
| <input type="radio"/> VOR/VOM <i>all properties</i> | <input type="radio"/> 12mo canc. checks <i>priv. party</i> | <input type="radio"/> Credit Supplement |
| <input type="radio"/> Proof derog credit paid | <input type="radio"/> BK schedules/disch/LOX | |

ASSETS

- | | | |
|---|---|---|
| <input type="radio"/> **Bank statements | <input type="radio"/> EMD Cancelled Check | <input type="radio"/> Bank stmt w EMD cleared if applicable |
|---|---|---|

****IF APPLICABLE****

- | | | |
|---|---|--|
| <input type="radio"/> Joint Access Letter | <input type="radio"/> Large Deposits <i>sourced</i> | <input type="radio"/> HUD-I from home sale |
| <input type="radio"/> 401(k) Statement | <input type="radio"/> Terms of Withdrawal | <input type="radio"/> Proof of Liquidation |
| <input type="radio"/> Gift Letter | <input type="radio"/> Bank stmt w Gift deposit | <input type="radio"/> Donor's Source of Funds stmt |

INCOME

WAGE EARNER	SELF EMPLOYED	RETIREMENT/SSI
<input type="radio"/> **Paycheck stub (B, 30 dys YTD)	<input type="radio"/> **2 YRS 1040'S	<input type="radio"/> **Award Letter(s), or
<input type="radio"/> **Paycheck stub (CB, 30 dys YTD)	<input type="radio"/> **2 YRS 1120/1065s/ INCL. K-1s	<input type="radio"/> **1099s (B)
<input type="radio"/> **W2's (B)	<input type="radio"/> **3rd Party Verif of S/E	<input type="radio"/> **1099s (CB)
<input type="radio"/> **W2's (CB)		<input type="radio"/> 3 yrs continuance

****IF APPLICABLE****

- | | | |
|---|--|--|
| <input type="radio"/> LOX for Gap in Employment | <input type="radio"/> Divorce Decree <i>(Alimony & CS)</i> | <input type="radio"/> CS payment history |
| <input type="radio"/> Employee Contract <i>bona fide</i> | <input type="radio"/> Leave & Earnings Stmt 30 dys YTD | <input type="radio"/> Duty Orders <i>if active & moving to different state</i> |
| <input type="radio"/> Evidence of Extension <i>if active & ETS is < 12 mos</i> | <input type="radio"/> Full VOE Previous (<2 yrs on job) | |

PURCHASE CONTRACT

- | | | |
|--|--|--|
| <input type="radio"/> **Executed Legible Purchase Contract | <input type="radio"/> **Addendum/Counter Offer | <input type="radio"/> **VA Contract Amendment <i>(Escape Clause)</i> |
|--|--|--|

****IF APPLICABLE****

- | | | | |
|--|--|---|--|
| <input type="radio"/> Seller's Authority | <input type="radio"/> Seller Property Disclosure | <input type="radio"/> Short Sale Approval | <input type="radio"/> Pest Inspection <i>NPMA-33</i> |
|--|--|---|--|

****NEW CONSTRUCTION****

- | | | | |
|--|--|---|---|
| <input type="radio"/> EEO Cert 26-421 | <input type="radio"/> Affirmative Mrktng 26-8791 | <input type="radio"/> Constr Warranty 26-1859 | <input type="radio"/> Not Inspected Ack. |
| <input type="radio"/> Builder's Permit | <input type="radio"/> Occupany Permit | <input type="radio"/> NCPA-99a & 99b | <input type="radio"/> Builder Info & Cert |
| <input type="radio"/> Lead Content Cert. | <input type="radio"/> CABO Letter | <input type="radio"/> VA Builder ID# | |

NOTES TO UNDERWRITER

**Designates the documents that are required on EVERY loan prior to submission