

Submission Checklist VA Refinance Loans

Borrower Name _____ SS# _____ DOB _____
 CoBorrower Name _____ SS# _____ DOB _____
 Transaction Type **Regular Refi (non-VA to VA OR VA to VA w cash-out)

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 (LDP/GSA) | <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"/> **1003 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"/> **Initial TIL | <input type="radio"/> **Notice of Right to Receive Apsl | <input type="radio"/> **Patriot Act Information | <input type="radio"/> **Patriot Act Disclosure |

IDENTITY

- **Driver's License Green Card SSA Letter **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. | <input type="radio"/> Mtg rating is current |
| <input type="radio"/> **Payoff Statement | <input type="radio"/> Existing Note | <input type="radio"/> **Current Mortgage Statement w/Evidence of Monthly MI |

****IF APPLICABLE****

- | | | | |
|---|---|--|-------------------------------|
| <input type="radio"/> Credit Supplement | <input type="radio"/> Proof derog credit paid | <input type="radio"/> BK schedules/disch/LOX | <input type="radio"/> C/O LOX |
|---|---|--|-------------------------------|

ASSETS

- **Bank Statements *2 months required only when asked for by AUS or when funds are required for closing*

****IF APPLICABLE****

- | | | | |
|--|---|--|---|
| <input type="radio"/> Joint Access Letter | <input type="radio"/> Large Deposits <i>sourced</i> | <input type="radio"/> 401(k) Statement | <input type="radio"/> Terms of Withdrawal |
| <input type="radio"/> Proof of Liquidation | | | |

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) | |

TITLE COMMITMENT

- | | | | |
|---|---------------------------|---|--|
| <input type="radio"/> **Title Report <i>w loan coverage</i> | <input type="radio"/> CPL | <input type="radio"/> Wire Instructions | <input type="radio"/> **24 mo Chain of Title |
|---|---------------------------|---|--|

****IF APPLICABLE****

- | | |
|---|---|
| <input type="radio"/> Title Survey <i>applicable states</i> | <input type="radio"/> Tax Cert <i>w annual taxes & parcel # indicated</i> |
|---|---|

HOME OWNERS INSURANCE

- | | |
|------------------------------------|--|
| <input type="radio"/> **HOI Policy | <input type="radio"/> Typewritten Receipt <i>how much paid so far & how much still due</i> |
|------------------------------------|--|

NOTES TO UNDERWRITER

**** Designates the docs that are required on EVERY file prior to submission.**