Submission Checklist **VA IRRRL** Loans

Borrower Name _____ SS# _____ DOB _____

CoBorrower Name _____ SS# _____ DOB _____

Transaction Type ❍ **IRRRL *(VA to VA streamline)*

UW & GOVT MISC

❍ **IRRRL Case # ❍ **CAIVRS ❍ **Nearest Relative Cert. ❍ **SAM & LDP's

❍ **VA Common Certs *Exhibit A*

DISCLOSURES

❍ **Initial executed 1003 ❍ **Servicing Disclosure ❍ **Disclosure Notices ❍ **Executed 4506T

❍ **Initial GFE ❍ **Service Provider List ❍ **Privacy Policy *Affiliate Opt Out* ❍ **Patriot Act Information

❍ **Initial TIL ❍ **Right to Receive Apsl ❍ **Patriot Act Disclosure

IDENTITY

❍ **Driver's License ❍ Green Card ❍ SSA Letter ❍ **SSA Authorization (SSA-89 Form)

CONDO / PUD / HOA

****IF APPLICABLE****

❍ HOA Dues Letter ❍ VA Condo ID# ❍ Master Insurance Policy ❍ HO6 Policy

❍ Evidence HOA is subordinate to 1st lien

CREDIT

❍ **Credit Report *within 60 days* ❍ Mtg rating is current ❍ **Current Mtg Statement ❍ **Existing Note

❍ **Payoff Statement

INCOME

WAGE EARNER	SELF EMPLOYED	RETIREMENT/SSI
❍ **Verbal VOE	❍ **3rd Party Verif of S/E	❍ **Most Recent Bank Stmnt

****IF APPLICABLE****

❍ Divorce Decree

TITLE COMMITMENT

❍ **Title Commit *w loan coverage* ❍ CPL ❍ Wire Instructions ❍ **24 mo Chain of Title

HOME OWNERS INSURANCE

❍ **HOI Policy ❍ Typewritten Receipt *how much paid so far & how much still due*

NOTES TO UNDERWRITER

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