

VA Submissions Quick Reference Guide

Standard VA Purchase/Cash-Out Refinance Documentation Requirements	VA IRRRL Documentation Requirements
<p>Required at Submission</p> <ul style="list-style-type: none"> <input type="checkbox"/> 1003 w/ NMLS ID signed by Emerging Banker/NDC: Must include the Demographic Information Addendum <input type="checkbox"/> HUD/VA Addendum to Uniform Residential Loan Application (26-1802a) <input type="checkbox"/> Credit report (must be < 90 days old) <input type="checkbox"/> Signed Borrower Certification and Authorization or Borrower Credit Authorization <input type="checkbox"/> Paystubs (30 days earnings and YTD) <input type="checkbox"/> W-2s for 2 years <input type="checkbox"/> Tax Returns/ all Schedules - 2 years <input type="checkbox"/> Purchase Contract w/ Addendums (if applicable) <input type="checkbox"/> VA Amendatory Clause (if purchase) <input type="checkbox"/> Bank Statements (if purchase) <input type="checkbox"/> AUS Findings <input type="checkbox"/> 3.2 file required if submitted outside of Homebridge P.A.T.H. <input type="checkbox"/> VA Certification of Eligibility (COE) <input type="checkbox"/> Service Provider List <input type="checkbox"/> Loan Estimate (signed if the LE includes a signature line; if not, signature not required) <input type="checkbox"/> Notice of Intent to Proceed <input type="checkbox"/> Change of Circumstance Form(s) (if applicable) <input type="checkbox"/> Cash-Out Refinance transactions only: Homebridge VA Cash-Out Refinance Comparison Certification signed by the veteran certifying the document was provided within 3 business days of loan application (available on the HBW website on Forms page) <p>Recommended at Submission Not Required (to avoid closing delays)</p> <ul style="list-style-type: none"> <input type="checkbox"/> State Specific Disclosures <input type="checkbox"/> Safe Harbor Certification <input type="checkbox"/> VA Case Number <input type="checkbox"/> Proof of appraisal delivery to borrower (if appraisal available at submission) <input type="checkbox"/> Signed Homeownership Counseling Disclosure <input type="checkbox"/> Affiliated Service Provider Fee Certification (if applicable) <input type="checkbox"/> Completed/Signed 4506-C* w/ Homebridge specific IVES information on Line 5a (prefilled version posted on HB website Forms pg.) <input type="checkbox"/> Cash-out only: Loan is being refinanced within 1 year from original closing 1 year pay history, from loan servicer, required <p>Recommended at Submission Not Required - VA Forms (available on HBW website)</p> <ul style="list-style-type: none"> <input type="checkbox"/> VA Loan Summary Sheet (26-0286) <input type="checkbox"/> Counseling Checklist for Military Homebuyers (26-0592) Active duty only <input type="checkbox"/> Federal Collection Policy Notice (26-0503) <input type="checkbox"/> Rights of VA Borrowers (26-8978) <input type="checkbox"/> Active Duty Only: <ul style="list-style-type: none"> <input type="checkbox"/> Verification of VA Benefits (Form 26-8937), or <input type="checkbox"/> Homebridge VA Indebtedness Questionnaire <p>Recommended at Submission not Required - Non VA Forms (samples on HBW website)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Active Duty Certification (active duty only) <input type="checkbox"/> Nearest Living Relative Statement <input type="checkbox"/> Child Care Certification/Statement <input type="checkbox"/> VA Lender Certification <p>Manufactured Housing Recommended not Required</p> <p>All Transactions</p> <ul style="list-style-type: none"> <input type="checkbox"/> HUD Certification Label verification <input type="checkbox"/> HUD Data Plate <p>Existing Construction Specific</p> <ul style="list-style-type: none"> <input type="checkbox"/> VA Form 26-8731a: Water-Plumbing Systems Inspection Report <input type="checkbox"/> VA Form 26-8731b: Electrical Systems Inspection Report <input type="checkbox"/> VA Form 26-8731c: Fuel and Heating Systems Report <p>New Construction Specific</p> <ul style="list-style-type: none"> <input type="checkbox"/> HUD Form 92541: Builder's Certification of Plans/Specs & Site <input type="checkbox"/> VA Form 26-1839: Compliance Inspection Report <input type="checkbox"/> VA Form 26-8599: Manufactured Home Warranty 	<p>Required at Submission</p> <ul style="list-style-type: none"> <input type="checkbox"/> 1003 w/ NMLS ID signed by Emerging Banker/NDC <ul style="list-style-type: none"> - Credit Qualifying requires complete 1003 - NCQ Assets, Employment and Liabilities not required to be completed. Income should never be included. <input type="checkbox"/> HUD/VA Addendum to Uniform Residential Loan Application (26-1802a) signed by veteran and broker/NDC. Pages 1 and 2 only. <input type="checkbox"/> Credit Report (must be < 90 days old) <ul style="list-style-type: none"> - Credit Qual: Full tri-merged credit report; - NCQ: Mortgage only for subject. <input type="checkbox"/> Signed Borrower Certification and Authorization or Borrower Credit Authorization <input type="checkbox"/> Paystubs with 30 days & YTD earnings (credit qual. only) <input type="checkbox"/> W-2s for 2 years (credit qual. only) <input type="checkbox"/> Tax Returns/all Schedules – 2 years (credit qual. only) <input type="checkbox"/> Service Provider List <input type="checkbox"/> Loan Estimate <input type="checkbox"/> Loan Estimate/Fee Worksheet <input type="checkbox"/> Notice of Intent to Proceed <input type="checkbox"/> Change of Circumstance Form(s) (if applicable) <input type="checkbox"/> Initial Loan Comparison dated within 3 days of application <p>Recommended at Submission not Required (to avoid closing delays)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Current Note <input type="checkbox"/> VA Certification of Eligibility (COE) <input type="checkbox"/> Copy of recorded Manufactured Rider to deed/mortgage for the loan being refinanced (manufactured home only) <input type="checkbox"/> 2055 (if required per guides) <input type="checkbox"/> Affiliated Service Provider Fee Certification (if applicable) <input type="checkbox"/> Signed Notice of Homeownership Counseling Disclosure <input type="checkbox"/> Safe Harbor Certification <input type="checkbox"/> Proof of appraisal delivery to borrower (if appraisal available at submission) <input type="checkbox"/> Business Purpose Use of Investment Property Borrower Certification (if applicable) <input type="checkbox"/> State Specific Disclosures <input type="checkbox"/> VA IRRRL Lin Number <input type="checkbox"/> One month bank statement if funds needed to close (credit qual. only) <input type="checkbox"/> Completed/Signed 4506-C* w/ Homebridge specific IVES information on Line 5a (prefilled version posted on HB website Forms pg.) Credit qual only <p>Recommended at Submission Not Required - VA Forms (available on HBW website)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Counseling Checklist for Military Homebuyers (26-0592) Active duty only <input type="checkbox"/> Federal Collection Policy Notice (26-0503) <input type="checkbox"/> Rights of VA Borrowers (26-8978) <input type="checkbox"/> Active Duty Only: <ul style="list-style-type: none"> <input type="checkbox"/> Verification of VA Benefits (Form 26-8937) or <input type="checkbox"/> Homebridge VA Indebtedness Questionnaire <p>Recommended at Submission not Required - Non-VA Forms (samples on HBW website)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Active Duty Certification (active duty only) <input type="checkbox"/> Nearest Living Relative Statement <input type="checkbox"/> Child Care Certification/Statement (credit qual. only) <input type="checkbox"/> VA Lender Certification <input type="checkbox"/> COE indicates veteran not exempt from funding fee: <ul style="list-style-type: none"> <input type="checkbox"/> VA Pending Claims Certification or <input type="checkbox"/> Written statement/email from veteran confirming if they do/do not have pending compensation claim <p>Refer to the VA IRRRL Quick Reference Guide for additional information regarding forms.</p>

* If business income used to qualify, completed/signed **4506-C** for business returns required