

VA Submissions: Quick Reference Guide	
Standard VA Purchase/Cash-Out Refinance	VA IRRRL
<div><u>Required at Submission</u><div><div><input type="checkbox"/> 1003 w/ NMLS ID signed by Emerging Banker/NDC: Must include the Demographic Information Addendum</div><div><input type="checkbox"/> Credit report (must be < 90 days old)</div><div><input type="checkbox"/> Signed Borrower Certification and Authorization or Borrower Credit Authorization</div><div><input type="checkbox"/> Paystubs (30 days earnings and YTD)</div><div><input type="checkbox"/> W-2s for 2 years</div><div><input type="checkbox"/> Tax Returns/ all Schedules - 2 years</div><div><input type="checkbox"/> Purchase Contract w/ Addendums (if applicable)</div><div><input type="checkbox"/> VA Amendatory Clause (if purchase)</div><div><input type="checkbox"/> Bank Statements (if purchase)</div><div><input type="checkbox"/> AUS Findings</div><div><input type="checkbox"/> 3.4 file required if submitted outside of Homebridge P.A.T.H.</div><div><input type="checkbox"/> VA Certification of Eligibility (COE)</div><div><input type="checkbox"/> Service Provider List</div><div><input type="checkbox"/> Loan Estimate (signed if the LE includes a signature line; if not, signature not required)</div><div><input type="checkbox"/> Notice of Intent to Proceed</div><div><input type="checkbox"/> Change of Circumstance Form(s) (if applicable)</div><div><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)</div></div><div><u>Recommended at Submission Not Required</u> (to avoid closing delays)<div><div><input type="checkbox"/> State Specific Disclosures</div><div><input type="checkbox"/> Safe Harbor Certification</div><div><input type="checkbox"/> VA Case Number</div><div><input type="checkbox"/> Proof of appraisal delivery to borrower (if appraisal available at submission)</div><div><input type="checkbox"/> Signed Homeownership Counseling Disclosure</div><div><input type="checkbox"/> Affiliated Service Provider Fee Certification (if applicable)</div><div><input type="checkbox"/> Completed/Signed 4506-C* w/ Homebridge specific IVES information on Line 5a (prefilled version posted on HB website Forms pg.)</div><div><input type="checkbox"/> Cash-out only: Loan is being refinanced within 1 year from original closing 1 year pay history, from loan servicer, required</div></div><div><u>Recommended at Submission Not Required - VA Forms</u> (available on HBW website)<div><div><input type="checkbox"/> VA Loan Summary Sheet (26-0286)</div><div><input type="checkbox"/> Counseling Checklist for Military Homebuyers (26-0592) Active duty only</div><div><input type="checkbox"/> Rights of VA Borrowers (26-8978)</div><div><input type="checkbox"/> Active Duty Only:<div><div><input type="checkbox"/> Verification of VA Benefits (Form 26-8937), or</div><div><input type="checkbox"/> Homebridge VA Indebtedness Questionnaire</div></div></div></div><div><u>Recommended at Submission not Required - Non VA Forms</u> (samples on HBW website)<div><div><input type="checkbox"/> Active Duty Certification (active duty only)</div><div><input type="checkbox"/> Nearest Living Relative Statement</div><div><input type="checkbox"/> Child Care Certification/Statement</div><div><input type="checkbox"/> VA Lender Certification</div><div><input type="checkbox"/> COE indicates veteran not exempt from funding fee:<div><div><input type="checkbox"/> VA Pending Claims Certification or</div><div><input type="checkbox"/> Written statement/email from veteran confirming if they do/do not have pending compensation claim</div></div></div></div><div><u>Manufactured Housing Recommended not Required All Transactions</u><div><div><input type="checkbox"/> HUD Certification Label verification</div><div><input type="checkbox"/> HUD Data Plate</div></div><div><u>Existing Construction Specific</u><div><div><input type="checkbox"/> VA Form 26-8731a: Water-Plumbing Systems Inspection Report</div><div><input type="checkbox"/> VA Form 26-8731b: Electrical Systems Inspection Report</div><div><input type="checkbox"/> VA Form 26-8731c: Fuel and Heating Systems Report</div></div><div><u>New Construction Specific</u><div><div><input type="checkbox"/> HUD Form 92541: Builder's Certification of Plans/Specs & Site</div><div><input type="checkbox"/> VA Form 26-1839: Compliance Inspection Report</div><div><input type="checkbox"/> VA Form 26-8599: Manufactured Home Warranty</div></div></div></div></div></div></div></div></div>	<div><u>Required at Submission</u><div><div><input type="checkbox"/> 1003 w/ NMLS ID signed by Emerging Banker/NDC<div><div>- Credit Qualifying requires complete 1003</div><div>- NCQ Assets, Employment and Liabilities not required to be completed. Income should never be included.</div></div></div><div><input type="checkbox"/> Credit Report (must be < 90 days old)<div><div>- Credit Qual: Full tri-merged credit report;</div><div>- NCQ: Mortgage only for subject.</div></div></div><div><input type="checkbox"/> Signed Borrower Certification and Authorization or Borrower Credit Authorization</div><div><input type="checkbox"/> Paystubs with 30 days & YTD earnings (credit qual. only)</div><div><input type="checkbox"/> W-2s for 2 years (credit qual. only)</div><div><input type="checkbox"/> Tax Returns/all Schedules – 2 years (credit qual. only)</div><div><input type="checkbox"/> Service Provider List</div><div><input type="checkbox"/> Loan Estimate</div><div><input type="checkbox"/> Loan Estimate/Fee Worksheet</div><div><input type="checkbox"/> Notice of Intent to Proceed</div><div><input type="checkbox"/> Change of Circumstance Form(s) (if applicable)</div><div><input type="checkbox"/> Initial Loan Comparison dated within 3 days of application</div></div><div><u>Recommended at Submission not Required</u> (to avoid closing delays)<div><div><input type="checkbox"/> Current Note</div><div><input type="checkbox"/> VA Certification of Eligibility (COE)</div><div><input type="checkbox"/> Copy of recorded Manufactured Rider to deed/mortgage for the loan being refinanced (manufactured home only)</div><div><input type="checkbox"/> 2055 (if required per guides)</div><div><input type="checkbox"/> Affiliated Service Provider Fee Certification (if applicable)</div><div><input type="checkbox"/> Signed Notice of Homeownership Counseling Disclosure</div><div><input type="checkbox"/> Safe Harbor Certification</div><div><input type="checkbox"/> Proof of appraisal delivery to borrower (if appraisal available at submission)</div><div><input type="checkbox"/> Business Purpose Use of Investment Property Borrower Certification (if applicable)</div><div><input type="checkbox"/> State Specific Disclosures</div><div><input type="checkbox"/> VA IRRRL Lin Number</div><div><input type="checkbox"/> One month bank statement if funds needed to close (credit qual. only)</div><div><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</div></div><div><u>Recommended at Submission Not Required - VA Forms</u> (available on HBW website)<div><div><input type="checkbox"/> Counseling Checklist for Military Homebuyers (26-0592) Active duty only</div><div><input type="checkbox"/> Rights of VA Borrowers (26-8978)</div><div><input type="checkbox"/> Active Duty Only:<div><div><input type="checkbox"/> Verification of VA Benefits (Form 26-8937) or</div><div><input type="checkbox"/> Homebridge VA Indebtedness Questionnaire</div></div></div></div><div><u>Recommended at Submission not Required - Non-VA Forms</u> (samples on HBW website)<div><div><input type="checkbox"/> Active Duty Certification (active duty only)</div><div><input type="checkbox"/> Nearest Living Relative Statement</div><div><input type="checkbox"/> Child Care Certification/Statement (credit qual. only)</div><div><input type="checkbox"/> VA Lender Certification</div></div></div><div>Refer to the VA IRRRL Quick Reference Guide for additional information regarding forms.</div></div></div></div>

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