

VA Submissions: Quick Reference Guide

This checklist is a reference guide of required documents when submitting VA transactions to Homebridge; it is **not** required for submission

Standard VA Purchase and Cash-Out Refinance	VA IRRRL
<p>Required at Submission</p> <ul style="list-style-type: none"> <input type="checkbox"/> 1003 w/ NMLS ID signed by Broker: must include the Demographic Information Addendum <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"/> 3.4 file required if submitted outside of Homebridge P.A.T.H. <input type="checkbox"/> Completed/Signed 4506-C with HB specific IVES info on Line 5a <ul style="list-style-type: none"> <input type="checkbox"/> HB Disclosed Transactions: Not required <input type="checkbox"/> Broker Disclosed Transactions (choose one option below): <ul style="list-style-type: none"> <input type="checkbox"/> Provide completed/signed at time of loan submission, OR <input type="checkbox"/> During the loan process provide HB signed copy from HB's initial lender disclosures (preferred) <input type="checkbox"/> VA Certification of Eligibility (COE) <input type="checkbox"/> VA Indebtedness Questionnaire (Hb form avail. on website) <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"/> 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 HB website Forms page) <p>Recommended at Submission not Required</p> <ul style="list-style-type: none"> <input type="checkbox"/> State Specific Disclosures <input type="checkbox"/> VA Case Number <input type="checkbox"/> Affiliated Service Provider Fee Certification (if applicable) <input type="checkbox"/> Notice of Intent to Proceed <input type="checkbox"/> HOEPA Disclosure (if using broker version in lieu of Homebridge version). Must be signed by borrower, include specific counseling agencies located in the immediate area of the borrower's current zip code, and content must include, at minimum, the wording contained in the Homebridge form <input type="checkbox"/> Broker Disclosed Transaction ONLY: <ul style="list-style-type: none"> <input type="checkbox"/> Anti-Steering Loan Options Disclosure, signed and dated by the borrower and Broker within 3 days of Broker's application date (Homebridge version or Broker version from Broker LOS with same/similar wording) <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 HB 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"/> Active Duty Only: One of the following: <ul style="list-style-type: none"> <input type="checkbox"/> Verification of VA Benefits (VA Form 26-8937), or <input type="checkbox"/> Homebridge VA Indebtedness Questionnaire <p>Recommended at Submission not Required: Non-VA Forms (samples on website)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Nearest Living Relative Statement <input type="checkbox"/> Child Care Certification/Statement <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"/> Homebridge VA Pending Claims Certification, or <input type="checkbox"/> Homebridge VA Indebtedness Questionnaire, or <input type="checkbox"/> Written statement/email from veteran confirming if they do/do not have pending compensation claim 	<p>Required at Submission</p> <ul style="list-style-type: none"> <input type="checkbox"/> 1003 w/ NMLS ID signed by Broker <ul style="list-style-type: none"> <input type="checkbox"/> Credit Qualifying requires complete 1003 <input type="checkbox"/> NCQ Assets, Employment and Liabilities not required to be completed. Income should never be included. <input type="checkbox"/> Credit Report (must be < 90 days old) <ul style="list-style-type: none"> <input type="checkbox"/> Credit Qual: Full tri-merged credit report; <input type="checkbox"/> 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"/> Completed/Signed 4506-C* with HB specific IVES info on Line 5a (credit qual only) <ul style="list-style-type: none"> <input type="checkbox"/> HB Disclosed Transactions: Not required <input type="checkbox"/> Broker Disclosed Transactions (choose one option below): <ul style="list-style-type: none"> <input type="checkbox"/> Provide completed/signed at time of loan submission OR <input type="checkbox"/> During the loan process provide HB signed copy from HB's initial lender disclosures (preferred) <input type="checkbox"/> Service Provider List <input type="checkbox"/> Loan Estimate <input type="checkbox"/> Notice of Intent to Proceed <input type="checkbox"/> Initial Loan Comparison dated within 3 days of application (Broker/NDC version) <p>Recommended at Submission not Required</p> <ul style="list-style-type: none"> <input type="checkbox"/> Current Note <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 <input type="checkbox"/> Affiliated Service Provider Fee Certification (if applicable) <input type="checkbox"/> Signed Notice of Homeownership Counseling Disclosure <input type="checkbox"/> State Specific Disclosures <input type="checkbox"/> Notice of Intent to Proceed <input type="checkbox"/> VA IRRRL Lin Number <input type="checkbox"/> One month bank statement if funds needed to close (credit qual only) <p>Recommended at Submission not Required – VA Forms (available on HB website)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Counseling Checklist for Military Homebuyers (26-0592) (active duty only) <p>Recommended at Submission not Required: Non-VA Forms (samples on website)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Nearest Living Relative Statement <input type="checkbox"/> Child Care Certification/Statement (credit qual. only) <input type="checkbox"/> VA Lender Certification <p>Refer to the VA IRRRL Quick Reference Guide for additional information regarding forms.</p>
<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 	

* If business income used to qualify, completed/signed 4506-C with HB IVES information on Line 5a for each business required 3/27/23