homebridge wholesale

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

Required at Submission

- ☐ 1003 w/ NMLS ID signed by Broker: m**ust include the Demographic Information Addendum**
- ☐ Credit report (must be < 90 days old)
- ☐ Signed Borrower Certification and Authorization **or** Borrower Credit Authorization
- ☐ Paystubs (30 days earnings and YTD)
- ☐ W-2s for 2 years
- ☐ Tax Returns/ all Schedules - 2 years
- ☐ Purchase Contract w/ Addendums (if applicable)
- ☐ VA Amendatory Clause (if purchase)
- ☐ Bank Statements (if purchase)
- ☐ AUS Findings
- ☐ 3.4 file required if submitted outside of Homebridge P.A.T.H.
- ☐ Completed/Signed 4506-C with HB specific IVES info on Line 5a
  - ☐ **HB Disclosed Transactions**: **Not required**
  - ☐ **Broker Disclosed Transactions** (choose one option below):
    - ☐ Provide completed/signed at time of loan submission, **OR**
    - ☐ During the loan process provide HB signed copy from HB's initial lender disclosures **(preferred)**
- ☐ VA Certification of Eligibility (COE)
- ☐ VA Indebtedness Questionnaire (Hb form avail. on website)
- ☐ Service Provider List
- ☐ Loan Estimate (signed **if** the LE includes a signature line; if not, signature not required)
- ☐ Notice of Intent to Proceed
- ☐ **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)

Recommended at Submission not Required

- ☐ State Specific Disclosures
- ☐ VA Case Number
- ☐ Affiliated Service Provider Fee Certification (if applicable)
- ☐ Notice of Intent to Proceed
- ☐ 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
- ☐ **Broker Disclosed Transaction ONLY:**
  - ☐ 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)
- ☐ **Cash-out only:** Loan is being refinanced within 1 year from original closing **1 year pay history, from loan servicer, required**

Recommended at Submission not Required: VA Forms
(available on HB website)

- ☐ VA Loan Summary Sheet (26-0286)
- ☐ Counseling Checklist for Military Homebuyers (26-0592) Active duty only
- ☐ **Active Duty Only**: One of the following:
  - ☐ Verification of VA Benefits (VA Form 26-8937), **or**
  - ☐ Homebridge VA Indebtedness Questionnaire

Recommended at Submission not Required: Non-VA Forms
(samples on website)

- ☐ Nearest Living Relative Statement
- ☐ Child Care Certification/Statement
- ☐ VA Lender Certification
- ☐ COE indicates veteran **not** exempt from funding fee:
  - ☐ Homebridge VA Pending Claims Certification, **or**
  - ☐ Homebridge VA Indebtedness Questionnaire, **or**
  - ☐ Written statement/email from veteran confirming if they do/do not have pending compensation claim

VA IRRRL

Required at Submission

- ☐ 1003 w/ NMLS ID signed by Broker
  - ☐ Credit Qualifying requires complete 1003
  - ☐ NCQ Assets, Employment and Liabilities not required to be completed. Income should **never** be included.
- ☐ Credit Report (must be < 90 days old)
  - ☐ Credit Qual: Full tri-merged credit report;
  - ☐ NCQ: Mortgage only for subject
- ☐ Signed Borrower Certification and Authorization **or** Borrower Credit Authorization
- ☐ Paystubs with 30 days & YTD earnings (**credit qual. onl**y)
- ☐ W-2s for 2 years **(credit qual. only)**
- ☐ Tax Returns/ all Schedules – 2 years **(credit qual. only)**
- ☐ Completed/Signed 4506-C* with HB specific IVES info on Line 5a **(credit qual only)**
  - ☐ **HB Disclosed Transactions**: **Not required**
  - ☐ **Broker Disclosed Transactions** (choose one option below):
    - ☐ Provide completed/signed at time of loan submission **OR**
    - ☐ During the loan process provide HB signed copy from HB's initial lender disclosures **(preferred)**
- ☐ Service Provider List
- ☐ Loan Estimate
- ☐ Notice of Intent to Proceed
- ☐ Initial Loan Comparison dated within 3 days of application (Broker/NDC version)

Recommended at Submission not Required

- ☐ Current Note
- ☐ Copy of recorded Manufactured Rider to deed/mortgage for the loan being refinanced (manufactured home **only**)
- ☐ 2055, if required
- ☐ Affiliated Service Provider Fee Certification (if applicable)
- ☐ Signed Notice of Homeownership Counseling Disclosure
- ☐ State Specific Disclosures
- ☐ Notice of Intent to Proceed
- ☐ VA IRRRL Lin Number
- ☐ One month bank statement if funds needed to close **(credit qual only)**

Recommended at Submission not Required – VA Forms
(available on HB website)

- ☐ Counseling Checklist for Military Homebuyers (26-0592) **(active duty only)**

Recommended at Submission not Required: Non-VA Forms
(samples on website)

- ☐ Nearest Living Relative Statement
- ☐ Child Care Certification/Statement (**credit qual. only**)
- ☐ VA Lender Certification

Refer to the VA IRRRL Quick Reference Guide for additional information regarding forms.

Manufactured Housing Recommended not Required

All Transactions:

- ☐ HUD Certification Label verification ☐ HUD Data Plate

Existing Construction Specific

- ☐ VA Form 26-8731a: Water-Plumbing Systems Inspection Report
- ☐ VA Form 26-8731b: Electrical Systems Inspection Report
- ☐ VA Form 26-8731c: Fuel and Heating Systems Report

New Construction Specific

- ☐ HUD Form 92541: Builder's Certification of Plans/Specs & Site
- ☐ VA Form 26-1839: Compliance Inspection Report
- ☐ 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