



## VA INTEREST RATE REDUCTION REFINANCE LOAN

### SUBMISSION CHECKLIST

#### COMPLETE SUBMISSION REQUIREMENTS

*\* Items required for Mini-Submission*

- \* Submission form with legible correct contact information
- \* Completed 1003 signed by the loan officer and if face to face signed by the borrower
- \* Tri merged credit report
- \* Good Faith Estimate
- \* Statement of Compliance (Safe Harbor/Anti-Steering)
- \* Service Provider List
- \* RESPA Fee Sheet – Indicating Lender or Borrower Paid comp
- VA Form 26- 8923 Interest Rate Reduction Refinancing Worksheet. *(Including addendum to line 8 breaking out costs.)*
- Initial 1003 signed by the loan officer and if face to face signed by the borrower.
- VA form 26-1802a VA addendums signed and dated by borrower. Questions 23 and 25 must be completed. (HSOA to be the lender).
- VA form 26-8937 Verification of Benefits completed and signed by the borrower. (Processed by VA if applicable)
- VA case # assignment or VA Loan Validation Email Printout Response (HSOA to be the lender)
- Broker to complete HSOA “VA Rate Reduction Certification” (Borrowers acknowledgement Old VS. New loan and recoup calculation not to exceed 84 months)
- Satisfactory CAVIRS
- Certificate of Eligibility
- Tri merged credit report indicating no 30 day lates in the past 12 months on the current mortgage.
- Signed and Dated 4506-T
- Verification of the VA case # attached to the current mortgage
- Evidence of borrower(s) SS#
- 26-0503 Federal Collection Policy Notice signed by the borrower
- Prelim