



VA LOAN PURCHASE & REFINANCE 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
- * Intent to Proceed
- * Service Provider List
- * RESPA Fee Sheet
- VA Form 26- 6393 VA Loan Analysis
- Child care certification if borrower(s) have dependents
- Nearest Living Relative (Name, Address and Phone)
- VA form 26-1802a VA addendums signed and dated by borrower (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 (HSOA to be the lender)
- VA 26-1805a Appraisal request to include HSOA as an email contact
- Satisfactory CAVIRS
- Certificate of Eligibility
- 26-1880 Request for Certificate of Eligibility
- DU findings and credit report no more than 60 days at the time of submission.
- Income documentation no more than 60 days at the time of submission
- Asset documentation no more than 60 days at the time of submission
- Evidence of borrower(s) SS#
- Signed and Dated 4506-T
- 26-0503 Federal Collection Policy Notice signed by the borrower
- 26-0592 Counseling Checklist – (If active duty)
- Complete Purchase Contract including the VA Escape Clause (*Purchase Only*)
- Escrow instructions – Escrow states only
- Prelim/Title commitment – must be no more than 90 days at the time closing
- Mortgage Broker Fee Agreement