



## VA Loan Submission Checklist

### Minimum Requirements for Submission

- VA Certificate of Eligibility **(Required for all loans)**
- Clear CAIVRS **(Required for all loans)**
- VA Case Number **(Required for all loans)**
- Credit Report associated with AUS **(Required for full doc; VOM required for IRRRL)**
- Credit Report for non-purchasing spouse **(Only for community property states – AZ, CA, ID, LA, NV, NM, TX, WA, WI; copy of spouse’s credit report and borrower’s authorization signed by spouse)**
- LOE regarding inquiries in last 120 days. **(Not required for VA IRRRL)**
- Credit Documentation: Divorce Decree, etc. **(Required for all loans, if applicable)**
- Unexpired Government issued photo ID. **(Required for all loans)**
- Income Documentation: Pay Stubs and Award letters – a total of 30 days, recent and consecutive; W2s / 1099s and Tax Returns – (if applicable) recent 2 years. **(Not required for VA IRRRL)**
- Asset Documentation: (2 most recent consecutive months bank statements; gift documentation). **(Required for purchase and full-doc loans; may be required on some VA IRRRL loans)**
- Preliminary Title Report – 24-month chain of title and dated within 30 days of submission. **(Refinances only)**
- Existing Note **(Refinances and VA IRRRL only)**
- Verify 210 days have elapsed after first payment due date in order to meet refinance seasoning requirements. **(All refinances including VA IRRRLs)**
- Mortgage statement **(Required for all loans)**
- Fully Executed Purchase Contract and/or Escrow Instructions.
- Earnest Money Deposit.
- Initial Fraud Guard **(Required for all loans)**

### Required Initial Disclosures – signed & dated by borrower(s):

- Affiliated Business Arrangement Disclosure Statement (if applicable)
- Anti-Steering [**3 options provided and indication of which option was chosen, signed by borrower(s)**].
- ARM Disclosure & Handbook on ARM (if applicable).
- Credit and/or Borrower Authorization.
- Verbal Credit Authorization signed by LO if credit was pulled prior to Disclosure.
- Equal Credit Opportunity Act (ECOA).
- E-Sign Disclosure and Consent
- Fair Lending Notice (CA only).
- Loan Estimate (Applicable to Broker issued LE)
- Home Ownership Counseling Disclosure.
- Initial Fee Worksheet.
- Intent to Proceed with Application. (Applicable to Broker issued LE)
- Mortgage Loan Disclosure Statement (CA only).
- Mortgage Loan Origination Agreement (MLOA)
- Privacy Policy Disclosure.
- Settlement Service Provider List.
- Signed and completed 4506C.
- Social Security Verification Form



### VA Required Disclosures

- VA Certificate of Eligibility
- VA Amendatory/Escape Clause (Purchase only)
- VA Child Care Certification (if applicable)
- VA Counseling Checklist for Military Homebuyers (VA 26-0592 – active military only)
- VA Reserve/National Guard Activation/Deployment Certification
- VA Nearest Living Relative
- VA Privacy Policy Disclosure
- VA Rights of VA Loan Borrowers (VA 26-8978)
- VA 26-0551 Debt Questionnaire
- VA 26-1805 Request for Determination of Reasonable Value if Cake Mortgage Corp. is ordering the appraisal

### VA IRRRL Required Disclosures

- VA Federal Collection Policy (VA 26-0503)
- Social Security Verification Form (SSA-89) (wet signed)
- VA 26-1802A Addendum (pages 1-2)
- VA Counseling Checklist for Military Homebuyers (VA 26-0592 – active military only)
- VA Nearest Living Relative
- VA Privacy Policy Disclosure
- VA Rights of VA Loan Borrowers (VA 26-8978)

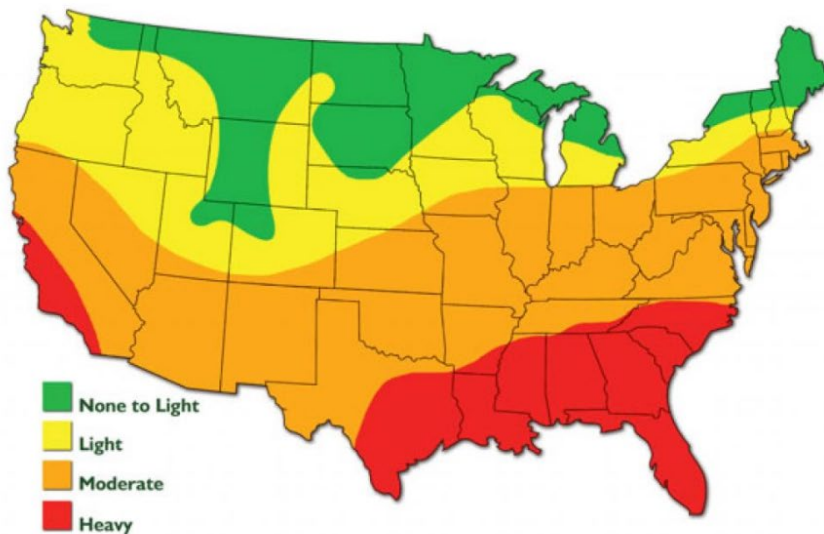
### Appendix

#### Nine Community Property States :

- Arizona (AZ)
- California (CA)
- Idaho (ID)
- Louisiana (LA)
- Nevada (NV)
- New Mexico (NM)
- Texas (TX)
- Washington (WA)
- Wisconsin (WI)

#### VA Pest Inspections

Termite Infestation Map



termite infestation probability map

Link to local requirements by state:

[https://www.benefits.va.gov/HOMELOANS/appraiser\\_cv\\_local\\_req.asp](https://www.benefits.va.gov/HOMELOANS/appraiser_cv_local_req.asp)



Pest inspections are **Mandatory** in these states:

*Alabama (AL)	*Hawaii (HI)	*Mississippi (MS)	Pennsylvania (PA)
Arkansas (AR)	Iowa (IA)	Missouri (MO)	Puerto Rico*
*Arizona (AZ)	Illinois (IL)	*North Carolina (NC)	Rhode Island (RI)
*California (CA)	Indiana (IN)	Nebraska (NE)	*South Carolina (SC)
Connecticut (CT)	Kansas (KS)	New Jersey (NJ)	Tennessee (TN)
Washington DC	Kentucky (KY)	New Mexico (NM)	*Texas (TX)
Delaware (DE)	*Louisiana (LA)	*Nevada (NV)	Utah (UT)
*Florida (FL)	Massachusetts (MA)	Ohio (OH)	Virginia (VA)
*Georgia (GA)	*Maryland (MD)	*Oklahoma (OK)	West Virginia (WV)

\*State Mandated Forms

Pest inspections are **Discretionary** in these states:

Alaska (AK)	Minnesota (MN)	South Dakota (SD)
Colorado (CO)	Montana (MT)	Washington (WA)**
Idaho (ID)	North Dakota (ND)	Wyoming (WY)
Maine (ME)	Oregon (OR)	

\*\*In Washington, if the appraiser requires a pest inspection, then the pest inspector must identify rot and conditions conducive to the rot.

**Michigan:** The following counties mandatory: Allegan, Barry, Berrien, Branch, Calhoun, Cass, Hillsdale, Ionia, Jackson, Kalamazoo, Kent, Lenawee, Livingston, Macomb, Mason, Monroe, Muskegon, Oakland, Oceana, Ottawa, St. Clair, St. Joseph, Van Buren, Washtenaw and Wayne

**New Hampshire:** The following counties mandatory: Belknap, Cheshire, Hillsborough, Merrimack, Rockingham, Stafford and Sullivan

**New York:** The following counties mandatory: Bronx, Broome, Columbia, Delaware, Dutchess, Greene, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester

**Vermont:** The following counties mandatory: Bennington and Windham

**Wisconsin:** The following counties mandatory: Columbia, Crawford, Dane, Dodge, Grant, Green, Iowa, Jefferson, Kenosha, Lafayette, Milwaukee, Ozaukee, Racine, Richland, Rock, Sauk, Vernon, Walworth, Washington and Waukesha

The nine states where VA buyers can currently pay for a pest inspection are:

- Alabama (AL)
- Arkansas (AR)
- Arizona (AZ)
- California (CA)
- Florida (FL)
- Louisiana (LA)
- Mississippi (MS)
- Oklahoma (OK)
- Texas (TX)