



## VA - Loan Submission Checklist

### Submission Form

**600 – 619 Pre-qual Request Cover form** (if applicable)

**Initial 1003** (completed and signed by all parties and initialed by borrower (s) where required)

### Application Disclosures: must be dated at application or within 3 days

- Anti-Steering – only for lender paid files with 3 options completed
- Disclosure Notice
- Fair Credit (normally on disclosure notices)
- Mortgage Fraud FBI form
- Credit Risk Based Pricing/Notice to Home Loan Applicant (normally at end of credit report)
- Patriot Act Disclosures
- Customer Identification Verification
- Rate Lock Agreement (IL/FL/PA/TX)
- HUD Counseling Disclosure Acknowledgment & HUD counseling list
- Borrower Certification & Authorization – required on all brokered loans
- Your Home Tool Kit – confirmation of delivery
- Broker Compensation Agreement
- Equal Credit Opportunity Act
- Flood Disaster Protection Act
- Privacy Policy
- E-Sign Disclosure
- Net Tangible Benefit Worksheet
- Undisclosed Debt Acknowledgment

### VA Disclosures:

- VA2900
- VA Notice to Applicant
- VA Amendatory Escape Clause
- Rights of a Veteran
- VA IRRRL Worksheet
- Request for COE (Certificate of Eligibility)
- Nearest Relative Not Living with you
- Federal Collection Policy Notice
- Debt Questionnaire
- Military Counseling Checklist
- Child Care Letter
- VA Allowable/Unallowable Fee table
- VA Rate Reduction Certification

### Loan Estimate:

- Fees to be detailed and listed out
- Intent to Proceed
- Written list of Providers

### Homeowners Insurance:

- Property Address to match USPS verified address
- Deductible to be indicated on DEC page-cannot exceed 5% of dwelling **OR** \$5000 whichever is less
- Borrowers names to be spelled correctly
- Mortgagee Clause to read exactly – if CORR then it reads CORR company, if broker file it should read FSB
- One-year policy period at closing

**State Disclosures** (if applicable)

**4506-T** (transcripts are required on all files & must be ordered through FSB 3<sup>rd</sup> party vendor Old Republic)