



NON-DELEGATED CORRESPONDENT VA UW SUBMISSION CHECKLIST

Preferred method of delivery is through Image Central on our website.
For questions regarding that process, please contact NewRez Underwriting Support at 877-700-4622 option 4

Client Name:	Client Phone #:
Client Contact:	Email: Phone #:
Additional Contact:	Email: Phone #:
NewRez Loan #:	Borrower Name:

Loan Type: <input type="checkbox"/> VA	Loan Purpose: <input type="checkbox"/> Purchase -or- <input type="checkbox"/> Refinance
AUS Used: <input type="checkbox"/> DU/DO <input type="checkbox"/> LPA	Manual U/W needed? <input type="checkbox"/> Yes <input type="checkbox"/> No

- REQUIRED - ALL LOANS:**
- Initial & Most Current Loan Application(s) (**All demographic addenda must be complete, with 1003 signed and dated by the loan officer**)
 - AUS Findings (DO/LPA Finalized) except VA Streamline Loans
 - Credit Report & Supporting Documents (*must contain Fraud Check and Credit Bureau full address & phone#*)
 - Non-Purchasing Spouse signed Credit Authorization and Credit Report for Community Property States
 - Income Documentation (*as applicable to loan processing style and/or AUS Findings*)
 - Verification of Assets (*as applicable to loan processing style and/or AUS Findings*)
 - Fully Executed Purchase Agreement and Addendums (*CA provide Escrow Agreement*)
 - Pay Off Statement (**Refi's Only**)
 - Condo/PUD questionnaire/Insurance
 - Income Calculation Worksheet
 - Flood Certification
 - Multi-State Borrower Benefit Worksheet or State Required Borrower Benefit Worksheet – Required on owner-occupied standard refinances
 - All Program Applicable Disclosure*
 - Initial Loan Estimate
 - State Required Disclosures
 - Fully executed 4506-C
 - Affiliated Business Disclosure
- *Refer to Product Matrix at newrezcorrespondent.com for product specific documentation requirements.**

- REQUIRED – VA LOANS:**
- Loan Analysis (VA 26-6393)
 - VA Loan Summary Sheet (VA 26-0286)
 - VA Certificate of Eligibility (COE) for Purchase, IRRRL and Cash Out (**unless Case Assignment provided reflects Funding Fee Exempt**)
 - Federal Collection Policy
 - VA Assumption Notice
 - IRRRL and Cash Out requires the VA Comparison Disclosure (Fully completed and provided within 3 business days)
 - Copies of Borrower IDs
- Additional for IRRRL:**
- IRRRL Worksheet (VA 28-8923)
 - Verification of Mortgage OR Mortgage Rating only via credit agency
 - Credit Report (Mortgage Only with FICO Scores)
 - Copy of current Note
 - VA Rate Reduction Refinance Comparison Disclosure (complete)
 - Evidence of VA IRRRL case number assignment
 - On Government Loans in Community Property States with a borrower who is married but the spouse is not on the loan we require an individual credit report for the spouse. CANNOT be a merged credit report. The spouse also needs to sign the certification authorization.
 - Community Property States: AZ, CA, ID, LA, NM, TX, WA, WI
 - VA Amendatory Clause, if applicable (*signed by all parties*)
 - Counseling checklist (26-0592) for active-duty military borrower
 - Verification of VA Benefits (VA 26-8937)
 - VA Reserves or National Guard Certification
 - DD214 Certificate of Release or Discharge from Active-Duty Statement of Service
 - Max Loan Amount Calculation worksheet for loan amounts >\$647,200
 - Counseling checklist for Military (active duty) Homebuyers (26-9582)
 - Child Care Statement
 - WebLGY Loan Status & History Screen printout