



# 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 #: _____
What is your preferred method of Communication? _____	Email <input type="checkbox"/> Phone <input type="checkbox"/>
Who is the primary contact regarding UW questions? Name: _____	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](http://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