



VA INTEREST RATE REDUCTION REFINANCE CHECKLIST

Date _____ Case # _____
Borrower _____ Loan # _____
Address _____ USPS _____
Social Security Number(s) B _____ - _____ - _____ CB _____ - _____ - _____
Rate Lock @ _____ % _____ months Expires _____

CAIVRS/CASE#

- Case Number Assignment
- CAIVRS

WORKSHEET/VA DOCUMENTS

- Completed IRRRL Worksheet
- Prior Loan Validation-Obtain off VA 'Webgyl '/System
- Request for a Certificate of Eligibility (26-1880)
- Verification of VA Benefits (26-8939) if exempt from VAFF
- Loan Proposal and Veterans Acknowledgement Signed by Borrower(s)

1003/1008

- Completed Initial Loan Application (1003) Dated _____
Note: Income, Assets, Liabilities Blank-Must Show Employment History and Mortgage Liability Only
 - Completed Initial Addendums to 1003 (92900-A) pages 1 & 2 Dated _____
- Marital Status: Married Unmarried

MORTGAGE HISTORY

- Mortgage Credit Supplement
Note: Need with Scores and No Lates in Past 12 Months

PAYOFF

- Pay-Off good thru _____ Original Note Copy of Original HUD-1
- 2nd Mortgage Pay off good thru _____ Attorney fees or Late Fees

Notes:

TITLE/CLOSING

- Title Commitment-Effective Date _____ (90 day Exp) Policy Amount \$ _____
- 12 Month Chain of Title
- Tax Certificate Amount \$ _____/Month
- Wire Instructions
- CPL (Gateway) CPL (American Southwest)
- Title Fee Sheet Closing Fee Sheet
- Hazard Insurance (must cover 100% Dwelling or replacement cost) Amount \$ _____/month
Effective Date _____ Expiration Date _____ (must have 60 days coverage after funding)
 Address must match Appraisal and USPS
- Flood Insurance (must cover loan amount or max \$250,000 coverage) Amount \$ _____/month
Effective Date _____ Expiration Date _____ (must have 60 days coverage after funding)
 Address must match Appraisal and USPS

Notes:

VA DISCLOSURE

- VA Nearest Living Relative Disclosure
- Rights of VA Loan Borrowers
- Counseling Checklist for Military Homebuyers
- VA Lender Certification
- VA Debt Form- VA Funding Fee Notice
- Debt Questionnaire
- Interest Rate & Disc Disclosure Statement
- Federal Collection Policy
- Report & Certification of Loan Disbursement 26-1820
- VA Loan Summary Sheet
- VA Transmittal List

ALL DISCLOSURES

- Mortgage Servicing Transfer (to Reflect 2006, 2007, 2008 100%)
- Borrower Signature Authorization
- ECOA Disclosure
- Truth In Lending Disclosure
- Good Faith Estimate CC=\$ _____ PP=\$ _____
- Privacy Act/Patriot Act
- MLO Agreement (if applicable)
- Arm Disclosure (if applicable)

Comments: