



**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 \_\_\_\_\_

**MORTGAGE HISTORY**

- Mortgage Credit Supplement  
Note: Do Not Send in Full Credit Report

**PAYOFF**

- Pay-Off
- Copy of Original VA Note
- Copy of Original VA HUD-1

**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) Amount \$ \_\_\_\_\_ /month

**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 2005, 2006, 2007 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: \_\_\_\_\_