



VA Loans
Underwriting Submission Checklist

Client Information			
Client's Name			
Contact Name		Contact Phone #	
e-mail address		Fax #	
Communication Preference	e-mail	phone	
Loan Information			
Borrower Name(s)		AFR Loan #	
Date Loan Locked with Borrower		VA Renovation Loan? (If yes, additional documents required)	Yes No
Purchase Transaction?			Yes No
LIN Number assigned to AFR? (MANDATORY)			Yes No
1. Instructions			
Use this form for VA loans.			
Note: This form must be fully completed. Loans with incomplete checklists will not be underwritten.			
	Release the AUS findings to AFR, if applicable		
	Check the documents included in the submission package in section 2 below.		
	Complete the certification and acknowledgement in section 3 below.		
	Upload the documents into AFR's Loan Center.		
2. Underwriting Submission Documents			
Regulatory Compliance Documents			
	Loan Estimate (LE)		
	List of Settlement Service Providers: <ul style="list-style-type: none">IncludedNot included as the Borrower was not permitted to shop for service providers; all service providers were selected by Lender		
	Intent to Proceed		
	HOEPA Homeownership Counseling Agencies Notice, dated within 3 days of application		
	State disclosures, as applicable		
	Risk Based Pricing Notice		
	Servicing Disclosure Statement dated within 3 days of application		
Application Documents			
	All loan submission requests are now done in afloancenter . Click "Register New Loan" in your pipeline view		
	<ul style="list-style-type: none">Initial URLA (Universal Residential Loan Application): fully completed, signed and dated by the Borrower(s) and the loan Originator.The Originator ID & Company ID numbers must be included. (MANDATORY)		
	Borrower Authorization executed by all Borrowers (MANDATORY)		

AUS, Employment, Income & Asset Documents (MANDATORY)			
	Complete AUS findings report with findings released to AFR. (MANDATORY)		
	IRS Form 4506-C fully executed (link)		
	Employment documentation as specified by the AUS Findings. (MANDATORY)		
	Income documentation as specified by the AUS Findings. (MANDATORY)		
	Asset documentation as specified by the AUS Findings.		
	Certificate of Eligibility (All Non IRRRL files)		
	VA 26-8937 (only needed if surviving spouse or to confirm VA benefits no on COE)		
	VA IRRRL LIN printout (only needed on IRRRL files; takes the place of a COE, which is not used for IRRRL)		
	VA 26-8261a (only needed if the name on the application varies in some fashion from the name on the COE (ie: middle initial, JR/SR..., married vs unmarried names, etc...))		
	Rights of the VA Borrower		
	Counseling Checklist		
	Debt Questionnaire		
	Federal Collection Policy Notice		
	Nearest Living Relative Certification		
Credit Documents			
	Credit report for each Borrower (MANDATORY)		
	Current mortgage verification to include a 12-month history.		
	Letter of explanation for any credit inquiries within the prior 120 days		
	Letter of explanation for any address and name variations between the credit report and the URLA		
	Child Care Certification (if dependents are listed on URLA or taxes)		
Purchase / Refinance Documents			
	Purchase Transactions: Purchase Contract, complete and with all addenda, signed and dated by all buyers and sellers (MANDATORY)		
	VA Escape Clause (PURCHASES)		
	Refinance Transactions: Copy of current payoff statement(s) for mortgage(s) to be paid off & MTG Statement or Note		
Appraisal Documents			
	Collateral Assessment: Complete appraisal with all attachments:	Included	To follow
	Appraisal Invoice		
Title Documents			
	Title Report, Commitment or Binder:	Included	To follow



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