



VA LOAN SUBMISSION

BROKER/CORRESPONDENT _____ VA ID: _____

LO CONTACT _____ PHONE _____ EMAIL _____

PROCESSOR CONTACT _____ PHONE _____ EMAIL _____

SUBJECT PROPERTY ADDRESS _____ Sq Ft

BORROWER(S) _____

BORROWER(S) CURRENT ADDRESS _____

CITY _____ STATE _____ ZIP _____

SALES PRICE _____ LOAN AMOUNT _____ LTV _____ CLTV _____

INTEREST RATE _____% LOCKED _____ YES _____ NO EST CLOSING DATE _____

CHECK ALL THAT APPLY TO SUBJECT LOAN:

LOAN TYPE: _____ PURCHASE _____ REFI(CASH-OUT) _____ IRRL
PROPERTY TYPE: _____ SF _____ 2 UNITS _____ 3/4 UNITS _____ PUD _____ APPROVED CONDO
_____ EXISTING _____ EXISTING < 1 YEAR _____ BUILDERS ID

OCCUPANCY STATUS: _____ PRIMARY RESIDENCE ONLY
VA FUNDING FEE: _____ 1ST TIME USE _____ SUBSEQUENT _____ EXEMPT
LOAN TERM: _____ 30 _____ 25 _____ 20 _____ 15 (ONLY ½% RATE INCREMENTS)
LOAN PROGRAM: _____ FIXED _____ 1/1 ARM _____ 3/1 ARM

ALL VA SUBMISSIONS

All documents should be fully complete, signed, dated (within compliance) and/or fully executed.

INCOMPLETE SUBMISSIONS WILL NOT BE PROCESSED

LEFT SIDE

- * Cavirs
- Payoffs
- Title w/24 month chain & property taxes
- HOI Dec Page
- Flood Cert (internal to GMFS)
- Flood ins dec page (If applicable)
- * Purchase agreement (if applicable)
- Cancelled earnest money
- Termite Cert (if applicable)
- HOA Cert
- Appraisal
- 2nd Appraisal (if Required)

***Denotes the minimum required documentation for initial file submission**

RIGHT SIDE

- * LOX notes to UW(if applicable)
- Rate Lock
- * Cert of Eligibility
- * Aus findings
- * 1003 and 26-1802-A pg1&2 updated
- * 1003 initial
- SSA card(s)
- * credit report (single line with fico's for IRRL'S)
- * supplemental credit report (if applicable)
- VOM's and VOR's (24 months)
- * LOX from borr for inquiry/derog credit (if applic)
- docs regarding credit (BK, Divorce, Child Supp)
- copy of 2nd mtg note/ subordination (REFI only)
- * Borrower A voe, paystub(most recent first), w-2s
- * Borrower A misc income (child support, ssi etc)
- * Borrower B voe, paystub(most recent first), w-2's
- * Borrower B misc income(child support, ssi, etc)
- * Borrower A assets
- * Borrower B assets
- jointly held assets
- gift letters and associated documentation
- * executed disclosures

VA DISCLOSURES

- * Loan Analysis(VA-26-6393)
- VA Related Indebtedness
- Identity of nearest Relative
- Federal Collection Policy
- * Child Care Letter (if applicable)
- VA Amendatory Clause (If purchase and not in agreement)
- Counseling Checklist for Military Buyers(26-0592) active duty or reserve only
- * Debt Questionnaire (26-0551)
- * Clarification of Reservist Policy for VA
- * Veteran's Disability and Pension Statement
- * True Copy Certification
- * IRRL Worksheet (VA-26-8923) if applicable
- * IRRL VA Rate Reduction Cert sign/complete if applicable
- * IRRL 26-0503 Federal Collection Notice
- * IRRL - Copy of original note on current loan to verify rate and term

** GMFS Fees must be paid by seller on Purchase Transactions and waived on IRRLs. Refer to separate pricing on rate sheet for IRRLs.