



Send Submission to: 300 N. Martingale Road, Ste. 550 Schaumburg, IL 60173 Phone: 847-874-3800 Fax: 800-557-1680 Toll Free: 800-937-3779 OR E-MAIL TO: Submissions2000@wintrustmortgage.com	VA Sponsor Information: Sponsor ID# 2352600000 1 S. 660 Midwest Road, Suite 100 Oakbrook Terrace, IL 60181	Send Submission to: 10901 Lowell Avenue, Ste 230 Overland Park, KS 66210 Phone: 913-451-1649 Fax: 800-557-1684 Toll Free: 888-613-3406 OR E-MAIL TO: Submissions2001@wintrustmortgage.com
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Broker Name: _____ **ID:** _____ **Main Contact:** _____ **Date:** _____
Phone: _____ **Fax:** _____ **Email:** _____
Borrower: _____ **Loan #** _____ **AE:** _____

VA Loan Submission List

LEFT SIDE	RIGHT SIDE
_____ Wintrust Registration./Lock Confirmation (Broker) _____ Homeowner Insurance (Broker) _____ Preliminary Title Commitment w/6month Chain of Title (Broker) _____ Title Invoice (Broker) _____ R.E. Tax Certification. (Broker) _____ Copy of Appraisal Invoice (Broker) _____ Copy of Credit Report Billing (Broker) _____ Broker Liaison Checklist (Wintrust) _____ Flood Certification (Wintrust) _____ Miscellaneous Good Faith Estimate Requirements: <ul style="list-style-type: none"> • Must be dated within 3 days of initial 1003 • Yield Spread Premium (YSP) range 0-4% • Annual Hazard Insurance Premium Amount on Line 903 ** Required VA Disclosures: <ul style="list-style-type: none"> _____ Loan Quality Certification _____ Current Military Status Certification _____ VA Interest Rate & Discount Points Disclosure _____ VA Veterans Cert. regarding Reserve Status _____ Counseling Checklist for Military Buyers (Active Duty Vet) _____ Nearest Living Relative ***State Specific Disclosures <ul style="list-style-type: none"> _____ Borrower Information Document (IL Only) _____ Mortgage Escrow Account Act _____ Escrow Account Disclosure Agreement _____ Net Tangible Benefit Disc. (Refi. Only) _____ Selection of Title Provider (IL & O/O Only) 	_____ Statement to Underwriter w/file details/explanation _____ VA Loan Analysis (VA Form 26-6393) _____ Final unsigned 1003 & HUD Addendum 1802a _____ True & Certified Copy from Processor _____ DU _____ LP _____ Underwriting Findings _____ Certificate of Eligibility (VA Form 26-8320) _____ VA Indebtedness Letter (VA Form 26-8937) _____ Refinance Cost Breakdown Sheet _____ Reason for Refinance Letter _____ VA Form 1880 _____ DD 214 Credit _____ 3 Merge Credit Report _____ Hawk Alert or SafeScan - OFAC _____ Credit Explanations & References _____ Non-Traditional Credit References _____ Bankruptcy Discharge, Petition & Schedule of Creditors _____ Verification of Rent/Mortgage _____ Recorded Divorce Decree or Separation Agreement (if appl.) Assets _____ VOD's or Bank Statement(s) – most recent on top _____ Gift Letter, Proof of Donor's Ability & Proof of Receipt _____ Earnest Money cancelled check or proof cleared _____ HUD 1 for Sale of Home or other property _____ Contract for sale of home or other property Income _____ VOE or Verbal VOE – Borrower (2 year history) _____ Pay stub(s) – recent 30 day consecutive – Borrower _____ W-2(s) – Borrower (2 year history) _____ VOE or Verbal VOE Co-Borrower (2 year history) _____ Pay stub(s) – recent 30 day consecutive – Co-Borrower _____ W-2(s) – Co-Borrower (2 year history) _____ Tax Return(s) (1040S) with signature(s) _____ Year-to-Date P&L with signature(s) _____ Business Returns with signature(s) _____ Independent Verification of Business _____ Other Income (i.e., Child Support, Lease Income, etc.) _____ Social Security Card(s) if obtained to verify SSN Property _____ Fully executed Purchase Contract w/all Amendments _____ VA Escape/Option Clause _____ Case # Assignment & CAIVRS _____ Payoff statement (s) for refinance transactions _____ Applicable Condo Warrant Info./HOA Questionnaire _____ Builders Certification & Construction Documents (if appl.) _____ Appraisal completed by case assigned appraiser w/license _____ Copy of Appraiser's E & O Policy Application Docs _____ Initial 1003, signed and dated _____ Initial 1802a, signed and dated – pages 1 & 2 only _____ Initial Good Faith Estimate * _____ Initial Truth-in-Lending _____ Loan Broker Agreement and Disclosure Statement _____ 4506 T _____ Borrowers Certification and Authorization _____ Affiliated Business Disclosure _____ Servicing Disclosure Statement (covering recent years) _____ ECOA _____ Hazard / Flood Disclosure _____ Credit Score Information Disclosure _____ Right to Receive Appraisal Disclosure _____ Patriot Act Notice _____ Rapid Reporting Authorization _____ VA Disclosures ** _____ State Specific Disclosures