



VA SUBMISSION STACKING ORDER

LEFT SIDE	
	Product write up
	Evidence of Hazard Insurance
	Master Certificate of Insurance (condo)
	HO-6 Insurance (if required) – Coverage Must be 20% of Appraised Value (condo)
	Flood Cert if Zone A or V, obtain borrower notification of property in Flood Hazard Area
	Title with appropriate chain per investor guidelines
	Payoff Letter(s)
	<ul style="list-style-type: none"> • 1st Mortgage Payoff • 2nd Mortgage Payoff <i>The existing second lien is to be subordinated – Yes / No</i>
	Trust (if applicable) <i>This loan is closing in a Trust – Yes / No</i>
	<ul style="list-style-type: none"> • Living Trust - Attorney Letter • Land Trust - Letter of Direction
	Invoices AND Confirmation of Application/Appraisal Fee
	Lock Confirmation
RIGHT SIDE OF FILE	
	AUS Findings
	VA Loan Analysis with CAIVRS for all borrowers and required residual for family size
	Submission/Final 1003 and 1802a, pages 1-2
	Initial 1003 with initial 1802a, pages 1 & 2, signed & dated & all boxes are completed as applicable
	Credit Report with any required Updates/Supplements
	<ul style="list-style-type: none"> • SSI # Verified – Valid and Issued to Borrower • OFAC Verified (If Found, Pre-Funding QC Required) • Fraud Alerts Checked and Resolved (If Found, Pre-Funding QC required)
	Credit Score Disclosure
	Letters of Explanation (if appl.)
	Marital Settlement Agreement (if appl.)
	Bankruptcy Docs (if appl.)
	Proof of PITI for all Mortgages Listed on 1003 and Credit Report (if appl.)
	Leases on Rental Property (if appl.)
	Net Tangible Benefit – Note or Current Mortgage Statement in file
	VOE Written and/or Verbal VOE
	Current Paystub(s) – 30 days YTD Income
	W-2('s)
	IRS Tax Printouts– (Most recent two years - Required on all files) / 4506 – T
	Personal Tax Returns – 1040's
	Business Tax Returns – All Schedules and K-1's
	Any Additional Income Related Documentation
	VOD
	Bank Statements (Complete – All Pages)
	Stocks / Bonds / Retirement Statements
	LOX regarding Large Deposits and Paper trail
	Gift Letter/Documentation of transfer of funds from donor to borrower
	Net Proceeds Letter
	Earnest Money Documentation
	Fully executed Sales Contract w/ all Riders & Addendums with Seller Name (no Owner of Record)
	VA Escape Clause Signed by all parties
	Appraisal with NOV Issued by Underwriter within 5 days of appraiser posting to TAS
	WMC Declining Market List Checked
	FEMA Website Verification – (If Disaster Area Re-inspection Required)
	NEW CONSTRUCTION: Builder's Certification (HUD-92541) 10 yr. Warranty Coverage Plan (if appl.)
	Builder's Warranty & Completion (HUD -92544) Vet letter: No assistance from VA
	Solder and Flux certification
	Termite Treatment Report (NPCA-99a/99b) (if appl.)
	Executed Borrower Intent to Proceed form
	Initial Good Faith Estimate dated within 3 days of the GFE Addendum

application date (Should match submission or change of circumstance and revised GFE/TIL's needed)		
Initial Truth In Lending within 3 days of the application date		
ARM Disclosure (if appl.)		
Borrower Cert. & Authorization (if dated after credit report, obtain verbal authorization info)		
4506-T Completed and Signed for EACH Borrower Separately		
Disclosure Notices		Transfer of Servicing Disclosure
FACT ACT Notice		Hazard – Flood Letter
Interthinx SSN Verification		Privacy Act Disclosure
Important Applicant Information		State Disclosures, if applicable
Lender's Loan Quality Certification, signed by all applicable parties		VA Interest Rate Disclosure
Veterans Certification regarding Reserve Status		Counseling Checklist for Military Buyers
Verification of VA Benefits (if applicable)		Child Care Letter, if applicable
Notice to Veterans (Assumability/Collection Policy)		Nearest Living Relative Statement

SUBMISSION NOTES TO UNDERWRITER

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Income Calculation

Processor	Underwriter