



# NON-DELEGATED CORRESPONDENT VA UW SUBMISSION CHECKLIST

Preferred method of delivery is through Image Central on our website.  
For questions regarding that process, please contact NewRez Underwriting Support at 877-700-4622 option 4

Client Name:	Client Phone #:
Client Contact:	Email: Phone #:
Additional Contact:	Email: Phone #:
NewRez Loan #:	Borrower Name:

Loan Type: <input type="checkbox"/> VA	Loan Purpose: <input type="checkbox"/> Purchase -or- <input type="checkbox"/> Refinance
AUS Used: <input type="checkbox"/> DU/DO <input type="checkbox"/> LPA	Manual U/W needed? <i>Not currently available</i> <input type="checkbox"/> Yes <input type="checkbox"/> No

**REQUIRED - ALL LOANS:**

- Initial & Most Current Loan Application(s) (*All demographic addenda must be complete, with 1003 signed and dated by the loan officer*)
- AUS Findings (DO/LPA Finalized) except VA Streamline Loans
- Credit Report & Supporting Documents (*must contain Fraud Check and Credit Bureau full address & phone#*)
- Non-Purchasing Spouse signed Credit Authorization and Credit Report for Community Property States
- Income Documentation (*as applicable to loan processing style and/or AUS Findings*)
- Verification of Assets (*as applicable to loan processing style and/or AUS Findings*)
- Fully Executed Purchase Agreement and Addendums (*CA provide Escrow Agreement*)
- Pay Off Statement (**Refi's Only**)
- Condo/PUD questionnaire/Insurance
- Income Calculation Worksheet
- Flood Certification
- Multi-State Borrower Benefit Worksheet or State Required Borrower Benefit Worksheet – Required on owner-occupied standard refinances
- All Program Applicable Disclosure\*
- State Required Disclosures
- Fully executed 4506-C
- Affiliated Business Disclosure

\*Refer to Product Matrix at [newrezcorrespondent.com](http://newrezcorrespondent.com) for product specific documentation requirements.

**REQUIRED – VA LOANS:**

- Loan Analysis (VA 26-6393)
- HUD/VA Addendum to loan application (HUD 1802A) signed by borrower and loan officer
- VA Loan Summary Sheet (VA 26-0286)
- VA Certificate of Eligibility (COE) for Purchase, IRRRL and Cash Out (*unless Case Assignment provided reflects Funding Fee Exempt*)
- Nearest Living Relative
- Federal Collection Policy
- VA Assumption Notice
- IRRRL and Cash Out requires the VA Comparison Disclosure (Fully completed and provided within 3 business days)
- Copies of Borrower IDs

**Additional for IRRRL:**

- IRRRL Worksheet (VA 28-8923)
- Verification of Mortgage OR Mortgage Rating only via credit agency
- Credit Report (Mortgage Only with FICO Scores)
- Copy of current Note
- VA Rate Reduction Refinance Comparison Disclosure (complete)
- Evidence of VA IRRRL case number assignment
- On Government Loans in Community Property States with a borrower who is married but the spouse is not on the loan we require an individual credit report for the spouse. CANNOT be a merged credit report. The spouse also needs to sign the certification authorization.
  - Community Property States: AZ, CA, ID, LA, NM, TX, WA, WI
- VA Amendatory Clause, if applicable (*signed by all parties*)
- Counseling checklist (26-0592) for active-duty military borrower
- Verification of VA Benefits (VA 26-8937)
- VA Reserves or National Guard Certification
- DD214 Certificate of Release or Discharge from Active-Duty Statement of Service
- Max Loan Amount Calculation worksheet for loan amounts >\$647,200
- Counseling checklist for Military (active duty) Homebuyers (26-9582)
- Child Care Statement