



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: VA Loan Purpose: Purchase -or- Refinance

AUS Used: DU/DO LPA Manual U/W needed? Yes 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*
- Initial Loan Estimate
- State Required Disclosures
- Fully executed 4506-C
- Affiliated Business Disclosure

*Refer to Product Matrix at 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
- WebLGY Loan Status & History Screen printout