# NON-DELEGATED CORRESPONDENT VA UW SUBMISSION CHECKLIST

newrez CORRESPONDENT

**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 #:** _____ |
| **What is your preferred method of Communication?** | **Email** ☐ | **Phone** ☐ |
| **Who is the primary contact regarding UW questions? Name:** _____ | **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](newrezcorrespondent.com) for product specific documentation requirements.***

## ***REQUIRED – VA LOANS:***

☐ Loan Analysis (VA 26-6393)
☐ 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)***

☐ 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