



## VA Loan Submission Cover Sheet

Complete and provide this cover sheet, along with all applicable documentation, with your VA loan submission.

**Loan will not be submitted to underwriting without this completed form and documentation.**

Borrower Name \_\_\_\_\_ Loan Number \_\_\_\_\_

### Section A

Complete the following:

Refer to chart below and determine VA Funding Fee percent: \_\_\_\_\_% or  Fee exempt

VA Funding Fee Table			
Purchase and Permanent Financing of New Construction			
Type of Veteran or Military Status	Down Payment	First Time Use	Second and Subsequent Use
<b>Veteran/Active Duty</b>	Less than 5%	2.15%	3.30%
	5% and up to 10%	1.50%	1.50%
	10% or more	1.25%	1.25%
<b>Reserves/National Guard</b>	Less than 5%	2.40%	3.30%
	5% and up to 10%	1.75%	1.75%
	10% or more	1.5%	1.5%
<b>Disabled Veteran (Service-connected disability)</b>	N/A	0.0%	0.0%
Cash-Out Refinance Products			
<b>Veteran/Active Duty</b>	N/A	2.15%	3.30%
<b>Reserves/National Guard</b>	N/A	2.40%	3.30%
IRRRL			
<b>Veteran/Active Duty/Reserves/National Guard</b>	N/A	0.5%	0.5%

\* Gift of Equity does not reduce the Funding Fee

(continued on next page)



## Section B

*Provide the following, if applicable:*

- All VA Loans**
  - Initial 26-1802A Addendum to URLA (signed and dated by Loan Officer and Applicant(s))
  - VA Certificate of Eligibility (Form 26-8320) if available
  - Child Care Expense Statement (for children under the age of 13)
  - VA Condo – Evidence of VA Approved (match Tract Number)
  - Credit report for non-borrowing spouse required for community property states (not required on VA IRRRLs)
- Purchase Transactions**
  - Amendatory Clause dated on or before the sales contract unless contained in the contract. Must be signed and dated by all parties in the transaction and submitted with the Sales Contract.
- Cash Out Refinance**
  - Current payoff demand
- IRRRL (Interest Rate Reduction Refinance Loan)**
  - Copy of current mortgage statement
  - Current payoff demand