



VA Loan Submission Cover Sheet

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

Broker must be an approved Newfi Lending VA agent – contact your Account Rep for details

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

Initial disclosures will not be issued without receipt of the documentation marked with an asterisk (*)

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
Veteran/Active Duty	Less than 5%	2.15%	3.30%
	5% and up to 10%	1.50%	1.50%
	10% or more	1.25%	1.25%
Reserves/National Guard	Less than 5%	2.40%	3.30%
	5% and up to 10%	1.75%	1.75%
	10% or more	1.5%	1.5%
Disables Veteran (Service-connected disability)	N/A	0.0%	0.0%
Cash-Out Refinance Products			
Veteran/Active Duty	N/A	2.15%	3.30%
Reserves/National Guard	N/A	2.40%	3.30%
IRRRL			
Veteran/Active Duty/ Reserves/National Guard	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)***
 - 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
 - Note for existing mortgage***
 - Copy of current mortgage statement***
- IRRRL (Interest Rate Reduction Refinance Loan)**
 - Copy of current mortgage statement
 - Current payoff demand***

***Required to request initial disclosures**