



VA Loan Submission Checklist IRRRL

Borrower Name _____ Loan Number _____

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

Cover Letter: Is there anything we need to know about the loan?

Items Required for Disclosures – *must be submitted within 2 days of RESPA trigger*

Disclosures cannot be issued unless all applicable items below have been received.

- 1003, including initial 26-1802a Addendum, signed and dated by Loan Officer (include Demographic Information Addendum)
- VA Loan Comparison Worksheet, completed by broker
- VA Certificate of Eligibility (COE) (Form 26-8320)
- Broker’s Settlement Service Provider List
- Escrow/Title Fee Sheet

Items Required for Initial Credit File

Loan will not proceed to underwriting unless all applicable items below have been received.

Assets

- Source of funds if Details of Transaction show ≥ \$1000 needed from borrower

Property/REO/Title

- Preliminary title report/title commitment
- Current payoff demand

Credit

- Credit Report for borrower (can be mortgage-only with credit scores)
- Evidence mortgage payment is current for the month due (credit supplement or mortgage statement)
- Copy of current mortgage statement

Docs/Disclosures - OTHER THAN ITEMS INDICATED BELOW, BROKER UPFRONT DISCLOSURES ARE NOT REQUIRED

- Anti-Steering Disclosure-Required on LPC transactions only (available at newfiwholesale.com/resources)

State-Specific Disclosures - OTHER THAN ITEMS INDICATED BELOW, BROKER UPFRONT DISCLOSURES ARE NOT REQUIRED

- [State Specific Disclosures](#)