



VA Loan Submission Checklist

Required for Loan Submission (all files submitted by 12:00 noon will be disclosed by EOB that day, all others will be disclosed by EOB the following business day.)

- _____ Guild Mortgage Loan Submission Sheet
- _____ Broker Certification of Compliance (TILA)
- _____ Mortgage Broker Fee Agreement
- _____ DO Findings (If a Streamline, NO DO findings, only the streamline worksheet)
- _____ Copy of 1003 **MUST BE SIGNED AND DATA BY LOAN OFFICER**
 - * **All** pages if numbered 1-5, we need all five pages
 - * Signed by all parties
 - * If race/ethnicity not provided by applicant, Loan Officer to use best guess judgment
 - * Pages 1 & 2 fully executed Addendums to the loan application
- _____ 4506T Signed by all borrower(s)
 - * If borrowers do not file a joint return, we need one for each
 - * do not complete the year ending, and make no corrections
- _____ All original Application Disclosures:
 - * Borrower Authorization
 - * Patriot Act/Customer Identification Form
 - * GFE, TIL, Servicing Disclosures **MUST BE DATED IN COMPLIANCE WITH APPLICATION DATE FROM 1003**
 - * VA – Nearest living Relative and Child Care Statement
 - * VA – Certification regarding VA Benefit
 - * VA – Counseling Checklist for Military Homebuyers (VA Form 26-0592)
 - * VA Interest Rate and Discount Disclosure Statement
 - * Request for a Certificate of Eligibility (VA Form 26-1880 Items 1-10 completed by veteran)
 - * Reserve/National Guard Status Certification (if applicable)
 - * VA – Verification of VA Benefits (VA form 26-8937 if applicable)

Required for Submission to UW for Credit Approval

- _____ Title Commitment
 - * Must include address certification; 24 month chain of title, plat map
 - * Must include copy of warranty deed putting current owner in title
- _____ Title Fee Sheet completed by title showing all fees associated w/ closing of the transaction
- _____ Credit Report with supplements on top
- _____ Credit explanations/proof of debt payoff etc.
- _____ Divorce Decree if applicable
- _____ Verification of Mortgages or any Loan accounts on 1003 which are not on credit report.
- _____ VOD or two months complete statements for all asset accounts listed on 1003 including Stocks, IRA's, 401K's etc.
- _____ Certificate of Eligibility
- _____ VOE: Submit one of the following packages
 - Written VOE, w/ 2 yr history, **AND** most recent 30 days paystubs
 - Most recent 30 days paystubs or earnings statements, **AND** last 2 yrs. W-2's **AND** Telephone VOE.
- _____ Self Employed: submit Your Income analysis, most recent 2 yrs. Federal Tax returns with all schedules attached. Including K-1's if Corp, or Partnership. YTD P&L statement.
- _____ Other income sources:
 - * rental agreements or Schedule E's from Fed. 1040s Contracts
 - * Retirement or Social Security, Disability Awards letters
 - * Child Support agreement & proof received by verified State Agency or 12 mos. Canceled checks from Payer, or Bank statements from Recipient.

Required for Submission to UW for Property Approval

_____ Hazard Insurance

- * If a refinance, we need the current Declarations Page showing coverage, term, premium and deductible.
- * Binder showing Guild Mortgage as proposed insured will be required Prior to documents being sent to title.

_____ Title Commitment

- * Closing Protection Letter Unique to this file and Wire Instructions
- * Schedule A w/ Guild shown as proposed insured
- * Schedule A reflecting accurate loan amount and associated fees

_____ Signed Buy-Sell Agreement

- * All Pages fully executed
- * all addendums & counter offers on purchase & sale if applicable.
- * If a Realtor buy-sell is not used then must also provide by MT law: Radon, & Megan's law disclosures.

_____ Appraisal & Final 442 with photos for new construction

_____ Engineers Certification on Manufactured Home Foundation