

VA Interest Rate Reduction Refinance

1. Case Number Assignment
 2. IRRRL Worksheet
 3. Clear CAIVRS
 4. Prior Loan Validation – Can obtain off VA 'Webgyl ' /System)
 5. Request for a Certificate of Eligibility (26-1880)
 6. Loan Proposal and Veterans Acknowledgement signed by borrower(s)
 7. Verification of VA Benefits (26-8939) if exempt from VAFF
 8. Initial 1003 completed and signed
 9. Initial 26-1802A (Pages 1 and 2)
 10. Mortgage History only
 11. Copy of Original Note & Hud 1 (must reference prior VA)
 12. VA Nearest Living Relative Disclosure
 13. Title Commitment Effective Date _____ 12 months Chain of Title
 14. Hazard Ins (must cover 100% dwelling, Tax Cert, Title Fee's, Wiring Instructions; (2) CPL Letters
 15. Updated Payoff Statement
 16. VA Reservist Certification
 17. Rights of VA Loan Borrowers
 18. Counseling Checklist for Military homebuyers
 19. VA Lender Certification
 20. VA Debt Form - VA Funding Fee Notice
 21. Debt Questionnaire
 22. Interest Rate & Disc Disclosure Statement
 23. Federal Collection Policy
 24. Report & Certification of Loan Disbursement 26-1820
 25. VA Loan Summary Sheet
 26. VA Transmittal List
 27. Initial GFE & TIL Signed by Borrower(s)
 28. Standard Mortgage & Broker Disclosures
- VA to VA Interest Rate Reduction (Refinance only)
 - No Income, No Assets, No Appraisal
 - Must be same veteran as original loan