



VA Full-Doc Refinance Submission Checklist

WHOLESALE & NON-DELEGATED & DELEGATED

VA Full-Doc Refinance (Rate/Term and Cashout)

- Signed 1003 by Loan Officer
- Initial Fee Worksheets (Broker and Title Co)
- Anti-Steering Disclosure
- Borrower Authorization Signed / Dated Prior to Credit Report
- Signed 4506-C Completed / Signed by Each Borrower
- Credit Report for All Borrowers
- LOE for Recent Credit Inquiries
- LOE for Address Variances
- Copy of Borrower's Photo ID and SS Card
- Copy of Current Note / Deed of Trust
- Current Mortgage Statement
- Current Payoff Statement
- Income Documents (Per AUS Requirements)
- 30-Days Current Paystubs (Per AUS)
- 2 Years W2s (Per AUS)
- Tax Returns, if Applicable (Per AUS)
- Asset Documentation (Per AUS)
- 60-Days Statements, if Applicable (Checking, Savings, Retirement, Per AUS)
- Homeowner's Insurance Policy
- DD214