

## VA SUBMISSION FORM – Credit only - Bank Partners

|                       |   |
|-----------------------|---|
| <b>BORROWER(S):</b>   |   |
| <b>PROCESSOR:</b>     | <b>INVESTOR:</b>                          |
| <b>BANK PARTNERS:</b> | <b>PROGRAM:</b> (Mandatory to Underwrite) |
| <b>PHONE:</b>         | <b>CLOSING DATE:</b>                      |
| <b>E-mail:</b>        | <b>Loan #:</b>                            |

**FILE ORDER (ALL DOCUMENTS ON RIGHT SIDE OF FILE) Send to: [appraisals@summit-mortgage.com](mailto:appraisals@summit-mortgage.com)**

- VA Submission Form
- Cover Letter
- Lock Confirmation (if loan is locked) - not applicable for loans locked direct with Summit
- DU/LP Findings (all DU/LP conditions must also be enclosed)
- Original Certificate of Eligibility – VA26-8320
- VA Verification of Benefit Related Indebtedness (if needed, disability) VA-26-8937
- Counseling Checklist for Active Duty Buyers
- Mobilization Cert
- Lender's Loan Quality Certification
- Loan Analysis with CAIVR VA26-6393
- Typed URLA and Addendum (1003 & VA26-1802a) unsigned – Did you add your NMLS#?
- Initial/Handwritten URLA and Addendum (1003 & VA26-1802a) signed
- Occupancy Certification
- Credit Report
- Credit and Inquiry Explanations
- Any supportive credit information, i.e. rental references, direct credit references, utility histories, etc.
- Update mortgage credit history, if applicable
- Bankruptcy Documents
- Divorce Decree
- Child Care Letter
- Asset Verification – VOD or 2 months bank statements for Alt Doc
- Other Asset Verifications – Gift Letter, 401K loan info, Net Sheet, etc.
- Income Verification – VOE's with current pay stub or Verbal with Alt Doc. (in consecutive order)
- Tax Returns and Profit and Loss Statements
- Signed IRS 4506T and Tax Transcripts
- Purchase Agreement, including VA Escape Clause
- 12 Month Chain of Title

I hereby certify that I have completely reviewed this file and that all required items have been provided.

\_\_\_\_\_ Processor \_\_\_\_\_ Date

Revised 5/10