

## VA IRRRL SUBMISSION FORM – Credit Pkg ~Bank Partners

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

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

- VA Submission Form
- Quality Scorecard – effective 11/16/09
- Cover Letter (optional)
- Lock Confirmation (if loan is locked)
- Original Certificate of Eligibility =VA-26-8320 or ACE - generated thru WebLGY
- VA Verification of Benefit Related Indebtedness (if needed for disability) VA 26-8937
- Interest Rate Reduction Refinance Worksheet VA 26-8923
- Proposal to Refi- comparison of old and new payments for IRRRL only  
(you can hand write in the CAIVR # on the bottom of the IRRRL worksheet)
- Typed URLA and Addendum (1003 & VA-261802a) unsigned – Did you add your NMLS#?
- Initial/Handwritten URLA and Addendum (1003 & VA26-1802a) signed
- Occupancy Certification
- Payoff
- Copy of note on current mortgage
- VOM
- Credit report with scores for all borrowers
- Red Flag Checklist – effective 11-1-09
- 12 Month Chain of Title
- VA Case Number Assignment

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

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