

Borrower: \_\_\_\_\_

Broker Contact: \_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

Email: \_\_\_\_\_



- \*\* Completed 26-1880 (Signed and dated by Veteran)
- \*\* Provide final unsigned 1003 & 1802A (Pgs. 1&2)
- \*\* Interest Rate Reduction Refinance Worksheet (26-892) (see: classichomefinancial.com)
- \*\* A new loan application must be completed for all streamline loans; however, unless the borrowers are being credit qualified, the sections regarding income, assets and debts do not need to be completed. \* If in Colorado, income must be stated on the loan applications
- \*\* Provide initial loan application and initial 1802A (Pgs. 1 & 2)
- \*\* Mortgage credit report with full 12 months in mortgage rating (or since inception of loan). Cannot have any late payments in the last 12 months and must be due for current months payment
- \*\* Provide current payoff (Cannot roll in more than 60 days of interest)
- \*\* Certificate of Eligibility (original or online with case #)
- \*\* New VA Case Number Assignment to CHF (with new case # on final 1003 & 1802A)
- \*\* Copy of existing note (verify the current information from the note: Date of note, VA case number, loan amount, interest rate, P&I amount and loan term. Also verify that borrowers and property are the same on current loan and on new loan application)
- \*\* Copy of Mortgage Deed of Trust & HUD-1
- \*\* Veteran Acknowledgement of New vs Old Terms/Recoup Cost
- \*\* Good Faith Estimate - closing costs & pre-pays must match the final unsigned 1003 – details of transaction section
- \*\* Compliance Disclosures (GFE/TIL/ECOA/Trans of Service)
- \*\* Interest Rate and Discount Disclosure
- \*\* Federal Collection Disclosure
- \*\* Assumption Notice
- \*\* Counseling Checklist for Military Homeowners
- \*\* Lender Certification
- \*\* VA Benefit – Related Indebtedness Letter 26-8937 – If exempt from Funding Fee
- \*\* Nearest Living Relative Information
- \*\* Photo ID required on all borrowers
- \*\* Evidence of valid Social Security Number is required on all loans. For Non-credit Qualifying Streamlines, documentation such as a recent pay stub, W2, or passport, can be used (for validation purposes only)
- \*\* Title Commitment
- \*\* All other applicable disclosures