



VA IRRRL Loan Submission Check List

All Items Must Be Uploaded to [www.LHFSW eXPRESS.com](http://www.LHFSW_eXPRESS.com)

- LHFS Loan # created at www.LHFSW-eXPRESS.com.
- Completed IRRRL Submission Check List.
- IRRRL Program with ARM? Yes / No.
- VA IRRRL Case number pulled from the VA Portal –

Order as an IRRRL Case – DO NOT ORDER AN APPRAISAL AS THIS WILL REQUIRE

THIS CASE # TO BE CANCELED AND A NEW ONE ORDERED: <http://vip.vba.va.gov/portal/VBAH/Home>

- Initial 1003 – [Income Blank (employment provided); signed and dated by Borrower and Loan Officer].
- Full Tri-Merge Credit Report (Note: LHFS will pull a new Credit Report).
- Copy of Current Mortgage Coupon and Note for Existing VA Lien.
- Pay Off Demand.
- Estimated HUD I.
- Preliminary Title Report.
- Escrow Instructions with Complete Vesting (Southern CA Only).
- Signed 4506T.

Required Initial Disclosures signed and dated by borrower(s):

- Anti-Steering **[3 options provided & indication of which option was chosen, signed by borrower(s)].**
- ARM Disclosure & Handbook on ARM (if applicable).
- Credit and/or Borrower Authorization.
- E-Sign Act Consumer Disclosure.
- Equal Credit Opportunity Act (ECOA).
- Fair Lending Notice.
- Initial Fee Worksheet.
- Issuance of Loan Estimate (LE) / Intent to Proceed (NOI) ([click here for form](#)).
- LHFS Net Tangible Benefit Form.
- Loan Estimate (LE).
- MLDS Replacement Disclosure.
- Settlement Service Provider List.
- SSA-89-SS# Validation Form.

IRRRL Loans include:

- Completed IRRRL Work Sheet (VA Form 26-8923).
- HUD/VA Addendum to URLA (1003) (VA Form 1802A).
- Loan Comparison Worksheet: Old vs. New.
- VA Assumability Disclosure (VA Form 26-8978).
- VA Counseling Checklist for Military Homebuyers (VA Form 26-0592) if applicant is active duty.
- VA Debt Questionnaire (VA Form 26-0551).
- VA Federal Collection Policy Notice (VA Form 26-0503).
- VA Interest Rate & Discount Disclosure Statement (Fixed Rate) **OR** VA ARM Disclosure Statement.
- VA Statement of Nearest Living Relative (name, address, telephone number).
- VA Verification of Benefit-Related Indebtedness (VA Form 26-8937).
(bottom portion of form must be completed and signed by VA if veteran indicated “affirmative” to either question of if Funding Fee will be waived due to disability).

Loss Payee / Mortgage Clause:

Land Home Financial Services, Inc., ISAOA
c/o Dovenmuhle Mortgage
P.O. Box 961292
Fort Worth, TX 76161-0292



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