

Non-Delegated Correspondent VA Submission Checklist

OnY Glo, Inc. VA Lender ID: 160042-00-00

DISCLOSURES & FORMS

VA

- 4506-C
- Affiliated Business Disclosure (if applicable)
- Borrower Certification & Authorization
- CFPB Home Loan Toolkit (purchases)
- CHARM Booklet & ARM Disclosure (ARMs only)
- VA ARM Disclosure (ARMs only)
- eConsent & eSign Disclosure (if applicable)
- Equal Credit Opportunity Act (ECOA)
- FACTA Credit Score Disclosure
- Homeownership Counseling Disclosure & List
- Initial 1003 (executed)
- Intent to Proceed
- Loan Estimate (LE) (and all applicable COC LEs/CDs)
- Patriot Act Disclosure
- Privacy Disclosure
- Social Security Verification (SSA-89) (wet signed) or Copy of Social Security Card
- Settlement Service Provider List (SSPL/WLSP)
- Taxpayer Consent Form
- VA Amendatory/Escape Clause (purchase only)
- VA Cash Out Comparison Certification (cash out only)
- VA Certificate of Eligibility (purchase & cash out)
- VA Child Care Certification
- VA Counseling Checklist for Military Homebuyers (active military only) VA 26-0592
- VA Debt Questionnaire VA 26-0551
- VA Report and Certification of Loan
- VA Nearest Living Relative
- VA Rights of VA Loan Borrowers VA 26-8978
- VA Verification of Benefits (UW discretion) VA 26-8937
- All lender disclosures per applicable state law, including but not limited to Lock-In agreements for locked loans

VA IRRRL

- Affiliated Business Disclosure (if applicable)
- Borrower Certification and Authorization
- CHARM Booklet & ARM disclosure (ARMs only)
- VA ARM Disclosure (ARMs only)
- eConsent & eSign Disclosure (if applicable)
- Equal Credit Opportunity Act (ECOA)
- FACTA Credit Score Disclosure
- Homeownership Counseling Disclosure & List
- Initial 1003 (executed, no income)
- Intent to Proceed
- Loan Estimate (LE) (and all applicable COC LEs/CDs)
- Patriot Act Disclosure
- Privacy Disclosure
- Social Security Verification (SSA-89) (wet signed) or Copy of Social Security Card
- Settlement Service Provider List (SSPL/WLSP)
- Taxpayer Consent Form
- VA Child Care Certification
- VA Counseling Checklist for Military Homebuyers (active military only) VA 26-0592
- VA Debt Questionnaire VA 26-0551
- VA IRRRL Loan Comparison Statement
- VA Nearest Living Relative
- VA Report and Certification of Loan
- VA Rights of VA Loan Borrowers VA 26-8978
- All lender disclosures per applicable state law, including but not limited to Lock-In agreements for locked loans

SUPPORTING DOCUMENTS

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| <ul style="list-style-type: none"> <input type="checkbox"/> Wage Earners: Most recent 30 days YTD paystub(s)* <input type="checkbox"/> Wage Earners: Most recent 1-2 Years W-2s (per AUS)* <input type="checkbox"/> 1-2 Months Bank Statements (per AUS)* <input type="checkbox"/> Self-Employed: 1-2 Years Personal/Business Tax Returns (per AUS)* <input type="checkbox"/> Preliminary Title Report <input type="checkbox"/> Purchase Contract, if applicable* <input type="checkbox"/> Copy of EMD check/receipt, if applicable* <input type="checkbox"/> Tri-Merge Credit Report (for all borrowers and non-borrowing spouse in community property states; cannot be >45 days from submission date; for VA IRRRL: Mortgage Rating and FICO Score credit report only) | <ul style="list-style-type: none"> <input type="checkbox"/> Note, Deed, Current Mortgage Statement (refinance) <input type="checkbox"/> Hazard Insurance <input type="checkbox"/> HOA Statement of Confirm no HOA Dues (refinance) <input type="checkbox"/> DO Finalized to OnY Glo, Inc.* <input type="checkbox"/> If Condo, provide VA Condo ID* <input type="checkbox"/> Subject Property in Community Property State: provide non-borrowing spouse credit consent, SSA-89, copy Tri-Merge credit report*# <input type="checkbox"/> If new construction: provide Builder ID* <p style="color: red; font-size: small;">*Does not apply to VA IRRRL submissions
 #Required if credit qualifying VA IRRRL</p> |
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For questions, please reach out to your Account Executed and/or Account Manager