



Broker Name: _____
 LO Name: _____
 LO Email: _____
 Processor Name: _____
 Processor Email: _____
 Date: _____

VA Loan Submission Checklist

Borrower Name: _____ Borrower Email: _____
 Co-Borrower Name: _____ Co-Borrower Email: _____
 Non-Borrower Name: _____ Non-Borrower Email: _____
(Non-Borrower Owner Name examples: Spouse for rescindable transactions)
 Loan #: _____ Loan Program: _____

Loan Amount: _____ Sales Price/Appraised Value: _____
 Property Type: _____ Occupancy: _____ Estimated Closing Date: _____

Compensation %: _____
 I confirm that _____ (broker company) has no affiliated business arrangements

This loan is a:

- Lender Paid Origination
- Borrower Paid Origination

UHM Fees have been charged (Apps Prior to 2/15):

- \$400 UHM UW Fee (All Loans)
- \$68 Tax Service Fee (Conv/USDA Only)

UHM Fees have been charged (Apps After 2/15):

- \$500 UHM UW Fee (All Loans)

Mortgagee Clause:

Union Home Mortgage Corp ISAOA, ATIMA
8241 Dow Circle West, Strongsville, OH 44136

Title Proposed Insured:

Union Home Mortgage Corp ISAOA, ATIMA & Dept of VA
UHM VA Lender ID: 5650720000

UHM Forms and state required disclosures must be included for all loan programs & are located in the Existing Partners tab of the website www.uhwholesale.com

Required Disclosures:

UHM Loan Submission Checklist	Borrowers Cert and Authorization	Fair Lending Notice
Anti-Steering Disclosure	Right to Receive Copy of Appraisal	Mtg Loan Origination Agreement (MLOA)
Intent to Proceed	Credit Score Disclosure/Notice to Home Loan Applicant	Patriot Act Info Disclosure/Important Applicant Info & Drivers License
E-Sign Consent Form (for e-signed docs)	Written List of Service Providers	Mortgage Fraud Investigated by the FBI
Initial Loan Estimate & Fees Worksheet	Equal Credit Opportunity Act (ECOA)	4506T
Your Home Loan Toolkit Acknowledgment (Purchase Only)	Hazard Insurance Authorization & Requirements (UHM specific Disclosure)	Social Security Verification Form (2013)
Homeownership Counseling Disclosure with CFPB List	LQI Disclosure (UHM specific Disclosure)	ALL State Specific Disclosures
Disclosure Notices	Privacy Policy	ARM or PMI Disclosures (if applicable)

Documentation Requirements:

DU/LP Findings Released & Finalized to UHM	Most recent 2 months Bank Statements with ALL pages. Include LOX and documentation for all large deposits
Initial Application (1003) signed & dated by borrower(s) & LO	Verbal VOE's for most recent 2 years employment history & 411.com printout
Most recent 30 days Paystubs for all borrowers	Fully executed legible Purchase Agreement & all addendums
Tri-merge Credit Report (within 120 days). Include LOX for each inquiry within 120 days and LOX for any derogatory credit	Title Commitment, 24 month chain of title, CPL, Wire Instructions & Estimated HUD
Most recent 2 years W-2 for all borrowers	HOI Insurance & Receipt for Amt Due/Paid – If Condo, Walls In coverage (HO6 Policy) with at least 20% of the appraised value
Student Loans: If on credit report, proof they are deferred for over 12 months or provide est. payment letter from source	Master Ins. Policy, Fidelity Ins. or Employee Honesty coverage of at least 3 months of the HOA fee X number of units is required
Divorce Decree or all pages to Bankruptcy (if applicable)	Subordination Agreement or Short Sale Agreement (if applicable)
Last 2 years tax returns for self-employed borrowers or if receiving commission, bonus or rental income needed to qualify	Original Termite and/or Well & Septic and/or other required inspections - Or Contingency Waiver of inspections (if applicable)
Satisfy repair & inspection requirements per contract & appraisal - Inform UHM when re-inspection is required. 1004D required from appraiser once repairs are completed (if applicable)	

VA Required Disclosures:

Certificate of Eligibility (26-8320/26-8320a) or Request for Certificate of Eligibility signed & proof of service (26-1880)	Purchases Only: Amendatory Clause & Real Estate Certification signed & dated by all parties (borr(s), seller(s) & agent(s))	IRRLs Only: -Prior LIN Validation - VA Debt-Related Questionnaire - Federal Collection Policy Notice
HUD/VA Addendum (26-1802a) signed & dated by all parties (within 3 days of app)	Nearest Living Relative Form	VA Child Care Letter (LOX is ok)
Rights of VA Loan Borrowers (Assumption)	Counseling Checklist (Active Duty Only)	Financial Privacy Act of 1978

Quick Reference UHM Email Addresses

- Ratelocks@unionhomemortgage.com Request for a lock extension and questions on locking loans
- TPOcasenumber@unionhomemortgage.com Request case numbers for FHA and VA loans
- TPOclosing@unionhomemortgage.com Submission of the Closing Request Form to schedule a closing