

Stacking Order for Purchases and Cash Outs

Order	Document
1	Lender's cover or transmittal letter (if used).
2	VA Form 26-8937, <i>Verification of VA Benefits</i> (if applicable).
3	(<i>For Cash-out Refinance Only</i>) Net Tangible Benefits Test (NTB) disclosures, evidence that the lender provided the disclosures to the Veteran within three business days of application and at closing
4	Evidence of compliance with Notice of Value requirements, such as, final compliance inspection, termite certification, and/or warranty.
5	Uniform Residential Loan Application <ul style="list-style-type: none"> • <i>The initial and final application to be provided in the loan file.</i>
6	(<i>For Purchase Only</i>) Purchase Agreement including all contract addendums and the signed VA Escape Clause. 38 C.F.R. § 36.4303(k)(4)
7	Closing Disclosure Statement
8	Pricing Sheet (valid at time of rate lock)
9	VA Form 26-8497, <i>Request for Verification of Employment</i> , and all other verifications of income such as pay stubs and tax returns. Any documentation obtained during loan processing should be provided in the loan file.
10	Credit Alert Verification Report System (CAIVRS): borrower/co-borrower
11	All original credit reports obtained in connection with the loan and any related documentation such as explanations for adverse credit if required and credit report invoices.
12	VA Form 26-8497a, <i>Request for Verification of Deposit</i> , and other related documents (Alternative documentation: Original or certified true copies of last two bank statements).
13	For Automated Underwriting (AUS) cases: AUS Feedback Certificate and underwriter's certification
14	VA Form 26-1820, <i>Report and Certification of Loan Disbursement</i>
15	VA Form 26-6393, <i>Loan Analysis</i>
16	If a loan is submitted more than 60 days after loan closing, a statement signed by a corporate officer of the lender which identifies the loan, provides the specific reasons for late reporting, and certifies that the loan is current. This statement must be submitted with any late request for issuance of a Loan Guaranty Certificate. 38 C.F.R. § 36.4303(f)
17	VA Form 26-0592, <i>Counseling Checklist for Military Homebuyers</i> , if the applicant is on active duty. 38 C.F.R. § 36.4340(f)(2)(iii)
18	All Loan Estimates
19	Copies of the fully executed Note and Mortgage/Deed-of-Trust
20	For Cash outs Refinances only: if the loan being refinanced is a VA loan originated is less than 12 months from the date of closing, a ledger balance or servicing statement to show at least six consecutive payments were made. 38 C.F.R. § 36.4306(b) and (c)
21	Evidence that any principal reductions were applied to the loan, this includes principal reductions for overcharges or those required to cure. Examples: recoupment

22	For Cash Out Refinances Only: Evidence of the NTB that was met. For example, NTB is an interest rate reduction, so the most recent mortgage statement or other document to show the current rate should be provided.
23	Other necessary documents (for example – but not limited to, Adjustable Rate Mortgage/Hybrid Adjustable Rate Mortgage Disclosure, Power of Attorney if used, Lenders Loan Quality Certification, Buydown Agreement, Escrow Agreement).
24	Uniform Loan Application Dataset – uploaded as a separate document type. Lenders may only upload as an “.xml” file.
25	Uniform Closing Dataset – uploaded as a separate document type. Lenders may only upload as an “.xml” file.