

Stacking Order for Holder/Servicer Approved Assumptions

Order	Document
1	Servicer or holder cover letter with specific point of contact, email and phone number
2	VA Funding Fee Receipt (screenshot from VA FFPS is acceptable)
3	VA Form 26-8937 , <i>Verification of VA Benefits</i> (if applicable)
4	[<i>If Substitution of Entitlement</i>] VA Form 26-8106
5	[<i>If Substitution of Entitlement</i>] VA Form 26-1880 for selling and purchasing Veterans
6	Evidence the assumed loan was current at the time of the transfer
7	Quit Claim Deed or other recorded document with transfer of ownership with VA clause, or if not included, signed assumption agreement by all parties (seller, assumer, servicer/holder)
8	Original Note and all riders
9	Agreement creating liability to holder and VA (fully executed)
10	Assignment of Escrow
11	Purchase/Assumption Contract or Divorce Decree
12	Uniform Residential Loan Application (URLA)
13	Closing Disclosure Statement ¹ or ALTA statement if an investment transaction only
14	Loan Estimate
14	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 income documentation obtained during processing should be provided in the loan file.
15	Credit Alert Verification Report System (CAIVRS): assumer and all co-assumers
16	All credit reports obtained in connection with the loan and any related documentation such as explanations for adverse credit if required and credit report invoices
17	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)
18	For Automated Underwriting cases: Feedback Certificate and underwriter's certification (acceptable variations on the documentation required in items 17, 18, and 19 below, and the underwriter's certification, are explained in VA Pamphlet 26-7, Chapter 4 Topic 8)
19	VA Form 26-6393 , <i>Loan Analysis</i>
20	VA Form 26-0592 , <i>Counseling Checklist for Military Homebuyers</i> , if the assumer is on active duty. 38 C.F.R. 36.4340(f)(2)(iii)
21	VA Form 26-6381 (Sellers Document)
22	VA Form 26-6382 (Buyers Document)
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)

¹12 C.F.R. § 1024.5