

Stacking Order for IRRRLs

| Order | Document |
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| 1 | Lender's cover or transmittal letter (if used) |
| 2 | <i>Closing Disclosure Statement</i> |
| 3 | VA Form 26-8937 , <i>Verification of VA Benefits, (if applicable)</i> |
| 4 | VA Form 26-1820 , <i>Report and Certification of Loan Disbursement</i> |
| 5 | <p>Statement signed by the Veteran acknowledging the effect of the refinancing loan on the Veteran's loan payments and interest rate:</p> <ul style="list-style-type: none"> • The statement must show the interest rate and monthly payments for the new loan versus that for the old loan • The statement must also indicate how long it will take to recoup ALL closing costs (both those included in the loan and those paid outside of closing) <p>If applicable, the Veteran's statement may be combined with the lender's certification that the Veteran qualifies for the new monthly payment which exceeds the previous payment by 20 percent or</p> |
| 6 | VA Form 26-8923 , <i>Interest Rate Reduction Refinancing Loan</i> |
| 7 | Lender's certification – per Circular 26-18-14 – “Lender originating loans are responsible for determining and certifying to VA on the appropriate application or closing form that meets all statutory and regulatory requirements. Lenders will affirmatively certify that loans were made in full compliance with law and loan guaranty regulations as prescribed in this section.” |
| 8 | Lender's certification that the prior loan was current (not 30 days or more past due) at the time of loan closing |
| 9 | CAIVRS: borrower/co- borrower |
| 10 | URLA with revised VA Form 26-1802a , <i>Department of Housing and Urban Development (HUD)/VA Addendum to URLA</i> |
| 11 | <ul style="list-style-type: none"> • These forms may be signed and dated anytime from the date of initial application to the date of loan closing. These forms must be properly completed and legible, but do not have to be typed |
| 12 | VA Form 26-0503 , <i>Federal Collection Policy Notice</i> |
| 13 | VA Form 26-0286 , <i>VA Loan Summary Sheet</i> |
| 14 | 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 LGC |
| 15 | VA Form 26-0592 , <i>Counseling Checklist for Military Homebuyers, if the applicant is on active duty</i> |
| 16 | <i>Loan Estimate</i> |

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| 15 | Documentation of the cost of energy efficiency improvements included in the loan. For cash reimbursement of the Veteran, the improvements must have been completed within the 90 days immediately preceding the date of the loan Reference: VA Pamphlet 26-7, section 3 of Chapter 7 |
| 16 | Other necessary documents (for example – but not limited to, Power of Attorney if used, Lenders Loan Quality Certification) |