

Stacking Order for IRRRLs

Order	Document
1	Lender's cover or transmittal letter (if used).
2	Closing Disclosure Statement
3	Pricing Sheet (valid at time of rate lock)
4	VA Form 26-8937, <i>Verification of VA Benefits</i> , (if applicable).
5	VA Form 26-1820, <i>Report and Certification of Loan Disbursement</i>
6	The initial and final disclosures reflecting the Net Tangible Benefit (NTB) and recoupment, and evidence that the lender provided the disclosures to the Veteran within three business days of application and at closing. 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% or more.
7	VA Form 26-8923, <i>Interest Rate Reduction Refinancing Loan Worksheet</i>
8	Lender's certification that the lender originating the 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.
9	Lender's certification that the prior loan was current (not 30 days or more past due) at the time of loan closing.
10	Credit Alert Verification Report System (CAIVRS): borrower/co-borrower
11	Uniform Residential Loan Application. <ul style="list-style-type: none"> The initial and final application to be provided in the loan file.
12	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)
13	VA Form 26-0592, <i>Counseling Checklist for Military Homebuyers</i> , if the applicant is on active duty. (<i>If Applicable</i>) 38 C.F.R. § 36.4340(f)(2)(iii)
14	All Loan Estimates.
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 <u>chapter 7</u> .
16	Evidence the loan meets seasoning for example, a ledger balance to show at least six consecutive payments were made.
17	Copies of the fully executed Note and Mortgage/Deed-of-Trust.
18	Evidence that any principal reductions were applied to the loan.
19	A copy of the most recent mortgage statement.

20	Other necessary documents (for example – but not limited to, Power of Attorney if used, Lenders Loan Quality Certification, Adjustable Rate Mortgage disclosure, modifications documents, credit and appraisal report invoices, buydown agreements, escrow agreements).
21	Uniform Loan Application Dataset – uploaded as a separate document type. Lenders may only upload as an “.xml” file.
22	Uniform Closing Dataset – uploaded as a separate document type. Lenders may only upload as an “.xml” file.