



VA List of Loan Disclosures and Forms

HUD/VA Addendum to Uniform Residential Loan Application (VA Form 26-1802a, aka HUD-92900-A) – Be sure to use Rev. 6-05 which includes Social Security Disclosure Info and Consent

Initial disclosures dated within 3 days of application: GFE, TIL, Fair Lending, Servicing, Appraisal, Mortgage Loan Origination Statement, ECOA and Credit Score Disclosure.

Original Certificate of Eligibility with full entitlement (VA Form 26-8320) – Unless this is within the last 30 days we'll require the Automated Certificate of Eligibility from VA Web Portal (This is not technically a "disclosure" but is required for every VA loan.)

Request for a Certificate of Eligibility (VA Form 26-1880) – This form is required to be signed and included in the loan file.

Loan Analysis (VA Form 26-6393) – required for purchase and cash-out refinance (not required for IRRRL's)

VA Funding Fee Determination (on website) – if any "yes" answer this will require sending Verification of VA Benefits (VA Form 26-8937) to VA for completion

Veteran Certification as to membership in the Reserves or National Guard (on Impac website)

Child Care Statement (on Impac website)

Nearest Living Relative Statement (to include name, address, phone number, relationship) (on Impac website)

Rights of VA Loan Borrowers re: Assumption of VA Guaranteed Mortgages (VA Form 26-8978)

VA Federal Collection Policy Notice (VA Form 26-0503)

VA Amendment to Contract (escape clause, used for purchases only)

To order a VA appraisal, visit the VA Portal and order appraisal. Be sure to put the Impac VA Appraisals email address: imvaappraisals@impaccompanies.com For first time users, complete page one of Request for Determination of Reasonable Value (VA Form 26-1805) and forward to Impac Inside Sales. We will order for you.

For Cash-Out Refinances:

Loan Comparison Disclosure – initial disclosure required within 3 business days of loan application and final disclosure required at loan closing. The borrower(s) must certify receipt of both disclosures.

Home Equity Disclosure – initial disclosure required within 3 business days of loan application and final disclosure required at loan closing. The borrower(s) must certify receipt of both disclosures.

For IRRRL Loans:

Interest Rate Reduction Refinancing Loan Worksheet (VA Form 26-8923)

Loan Comparison Disclosure – initial disclosure required within 3 business days of loan application and final disclosure required at loan closing. The borrower(s) must certify receipt of both disclosures.

If Borrower is currently in the military:

Counseling Checklist for Military Homebuyers (VA Form 26-0592)

If Borrower is currently receiving disability:

Debt Questionnaire (VA Form 26-0551)