

Ready to submit your loan to PCM?
Here is what you need to include for your VIRRL!

Borrower:

Loan #:

VIRRL Checklist

- Fully Completed Loan Submission Form (*completed in its entirety*)
- 1003 (rev dt 6/09 or later) (*completed in its entirety and signed by loan originator*)
 - Signed by borrower or Credit Authorization
 - Signed by Loan Originator to **include NMLS# for Broker and Loan Originator**
 - Borrowers marital status – if there separate 1003s for each borrower if unmarried
- Current payoff demand from current lender
- New Case # Assignmnet
- Mortgage Credit Rating
- Certificate of Eligibility
- VA Disclosures/Documents
 - VA 26-0503 Federal Collection Policy Notice
 - VA 26-8923 IRRRL Worksheet
 - VA 26-8937 Verification of VA Benefits/Exemption, if applicable
 - Interest Rate Disclosure
 - Refinance Loan Comparison Worksheet
- Signed MLDS version 882 – All California Loans
- Servicing Disclosure Statement
- 4506-T Authorization form – Legible, Signed and Dated within 60 days of application
- SSN Authorization Form - *Legible, Signed and Dated within 60 days of application*
- Fully executed Anti-Steering Disclosure Form signed by borrower (Lender Paid Comp Only)
- RESPA Fee Sheet, Initial Fees Worksheet OR Itemization of Amount Financed
- Settlement Services Provider List (including Affiliated Business Agreement, if applicable)
- Accurately Disclosed GFE
- Certification of Receipt of GFE and Intent to Proceed