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Document

Servicer or holder cover letter with specific point of contact, email, and phone number.

VA Funding Fee Receipt (screenshot from VA FFPS is acceptable).

VA Form 26-8937, Verification of VA Benefits (if applicable).

[*If Substitution of Entitlement*] VA Form 26-8106.

[*If Substitution of Entitlement*] VA Form 26-1880 for selling and purchasing Veterans.

Evidence the assumed loan was current at the time of the transfer.

Quit Claim Deed or other recorded document with transfer of ownership with VA clause, or if not included, signed as agreement by all parties (seller, assumer, servicer/holder).

Original Note and all riders.

Agreement creating liability to holder and VA (fully executed).

Assignment of Escrow (if applicable).

Purchase/Assumption Contract or Divorce Decree.

Uniform Residential Loan Application (URLA).

Closing Disclosure Statement or ALTA statement if an investment transaction only.

Loan Estimate

VA Form 26-8497, Request for Verification of Employment, and all other verifications of income such as pay stubs and tax return documentation obtained during processing should be provided in the loan file.

Credit Alert Verification Report System (CAIVRS): assumer and all co-assumers.

All credit reports obtained in connection with the loan and any related documentation such as explanations for adverse actions required and credit report invoices.

VA Form 26-8497a, Request for Verification of Deposit, and other related documents (Alternative documentation: Original or copies of last two bank statements).

For Automated Underwriting cases: Feedback Certificate and underwriter's certification (acceptable variations on the required in items 17, 18, and 19 below, and the underwriter's certification, are explained in VA Pamphlet 26-7, Chapter 1).

VA Form 26-6393, Loan Analysis.

VA Form 26-0592, Counseling Checklist for Military Homebuyers, if the assumer is on active duty. 38 C.F.R. 36.4340(f)(2)(ii).

VA Form 26-6381 (Sellers Document).

VA Form 26-6382 (Buyers Document).

Other necessary documents (for example – but not limited to, ARM/HARM Disclosure, Power of Attorney if used, Lender Quality Certification).

OMB Control Number	Expiration
n/a	
2900-0474	5/31/2026
2900-0406	7/31/2025
n/a	
2900-0086	10/31/2025
n/a	
n/a	
n/a	
n/a	
n/a	
n/a	
n/a	
n/a	
n/a	
n/a	
n/a	
2900-0521	10/31/2025
2900-0521	10/31/2025
2900-0521	10/31/2025
2900-0521	10/31/2025
2900-0521	10/31/2025
2900-0521	10/31/2025
2900-0521	10/31/2025
n/a	
2900-0110	1/31/2027
2900-0111	6/30/2026
n/a	

Notes

Servicer provided information on who to contact if VA has questions about the submission.

This form is an acknowledgement used only in cases where the borrower is an eligible Veteran substituting their entitlement for that of the original Veteran.

Holder would have this as part of their loan record.

This is not a VA specific form, this is the security instrument generated in the due course of completing an assumption

Holder would have these in their records already.

This is not a VA specific form, this is the security instrument generated during the assumption process.

This is not a VA specific form, this instrument is used where necessary to assign existing escrows.

This is not a VA specific form, it is executed by the borrower and the seller in due course of the sales transaction.

This is not a VA specific form, it is used by the lending industry to establish the terms of the credit the borrower applies for. It is an industry standard and generated in the normal course of doing business.

This is not a VA specific form, it is used by the lending industry to disclose the final accounting of costs incurred in the loan process. It is an industry standard and generated in the normal course of doing business.

This is not a VA specific form, this is a document generated during the assumption process. It is an industry standard and generated in the normal course of doing business.

This is not a VA specific form, holders use CAIVRS (system owned by HUD) to ensure borrowers are not presently in default on a Federal loan. It is an industry standard and generated in the normal course of doing business.

This is not a VA specific form, holders would have to obtain credit reports to establish the creditworthiness of a borrower. It is an industry standard and generated in the normal course of doing business.

Holders are not required to use an AUS to underwrite these loans, but if they use such a system the feedback must be provided. It is an industry standard and generated in the normal course of doing business.

This form is an acknowledgement used only in cases where the borrower is an active duty service member.

The documents support the validity of the information contained within the loan origination package.

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Document

Servicer or holder cover letter with specific point of contact, email, and phone number.

Evidence the loan to be assumed is current.

Original Note and all riders.

Purchase/Assumption Contract or Divorce Decree.

VA Form 26-8937, Verification of VA Benefits (if applicable).

Uniform Residential Loan Application (URLA).

Loan Estimate

VA Form 26-8497, Request for Verification of Employment, and all other verifications of income such as pay stubs and tax return documentation obtained during processing should be provided in the loan file.

Credit Alert Verification Report System (CAIVRS): assumer and all co-assumers.

All credit reports obtained in connection with the loan and any related documentation such as explanations for adverse actions required and credit report invoices.

VA Form 26-8497a, Request for Verification of Deposit, and other related documents (Alternative documentation: Original or copies of last two bank statements).

For Automated Underwriting cases: Feedback Certificate and underwriter's certification (acceptable variations on the required in items 17, 18, and 19 below, and the underwriter's certification, are explained in VA Pamphlet 26-7, Chapter 2).

VA Form 26-6393, Loan Analysis.

VA Form 26-0592, Counseling Checklist for Military Homebuyers, if the assumer is on active duty. 38 C.F.R. 36.4340(f)(2)(iii).

VA Form 26-6381 (Sellers Document).

VA Form 26-6382 (Buyers Document).

[If Substitution of Entitlement] VA Form 26-8106.

[If Substitution of Entitlement] VA Form 26-1880 for selling and purchasing Veterans.

[Appeals only] Notice of Adverse Action for disapproval, including evidence that the assumer and seller were provided with required disapproval notifications.

Other necessary documents (for example – but not limited to, ARM/HARM Disclosure, Power of Attorney if used, Lender Quality Certification).

Use

Quit Claim Deed or other recorded document with transfer of ownership with VA clause, or if not included, signed as to interest agreement by all parties (seller, assumer, servicer/holder).

VA Funding Fee Receipt (screenshot from VA FFPS is acceptable).

Closing Disclosure Statement or ALTA statement if an investment transaction only.

Agreement creating liability to holder and VA (fully executed).

Assignment of Escrow (if applicable).

OMB Control Number	Expiration
n/a	
n/a	
n/a	
n/a	
2900-0406	7/31/2025
n/a	
n/a	
2900-0521	10/31/2025
2900-0521	10/31/2025
2900-0521	10/31/2025
2900-0521	10/31/2025
2900-0521	10/31/2025
2900-0521	10/31/2025
2900-0521	10/31/2025
n/a	
2900-0110	1/31/2027
2900-0111	6/30/2026
n/a	
2900-0086	10/31/2025
n/a	
n/a	

n/a	
2900-0474	5/31/2026
n/a	
n/a	
n/a	

Notes

Servicer provided information on who to contact if VA has questions about the submission.

Holder would have this as part of their loan record.

Holder would have these in their records already.

This is not a VA specific form, it is executed by the borrower and the seller in due course of the sales transaction.

This is not a VA specific form, it is used by the lending industry to establish the terms of the credit the borrower applied for. It is an industry standard and generated in the normal course of doing business.

This is not a VA specific form, this is a document generated during the assumption process. It is an industry standard and generated in the normal course of doing business. It is an industry standard and generated in the normal course of doing business.

This is not a VA specific form, holders use CAIVRS (system owned by HUD) to ensure borrowers are not presently in default on a Federal loan. It is an industry standard and generated in the normal course of doing business.

This is not a VA specific form, holders would have to obtain credit reports to establish the creditworthiness of a borrower. It is an industry standard and generated in the normal course of doing business.

Holders are not required to use an AUS to underwrite these loans, but if they use such a system the feedback must be provided.

This form is an acknowledgement used only in cases where the borrower is an active duty service member.

This form is an acknowledgement used only in cases where the borrower is an eligible Veteran substituting their entitlement for that of the original Veteran.

This is not a specific form, holders would generate this in due course of denying an application for credit under CFPE rules. It is an industry standard and generated in the normal course of doing business.

The documents support the validity of the information contained within the loan origination package.

This is not a VA specific form, this is the security instrument generated in the due course of completing an assumption process.

This is not a VA specific form, it is used by the lending industry to disclose the final accounting of costs incurred in the loan process. It is an industry standard and generated in the normal course of doing business.

This is not a VA specific form, this is the security instrument generated during the assumption process.

This is not a VA specific form, this instrument is used where necessary to assign existing escrows.