

## VA Loan Checklist

2 recent pay stubs	If Real Estate is Owned:
2 recent tax returns, W2s and 1099s (THREE years required if this is for Down Payment Assistance) 2 recent business tax returns if self-employed (THREE years required if this is for Down Payment Assistance) 2 recent bank statements, all pages, all accounts	<ul> <li>□ Copy of mortgage statement</li> <li>□ Copy of Insurance Dec Page</li> <li>□ Copy of proof of taxes</li> <li>□ Copy of HOA bill or letter stating HOA</li> <li>Letter of Explanation on Credit Report Inclusive of:</li> </ul>
Name/Number of Insurance Agent Copy of DD214 or Statement of Service from Commanding Officer (if currently in the military) Number and age of dependents Letter stating if you pay Child Care. If so, indicate how much.	<ul> <li>☐ Inquiries</li> <li>☐ Derogatory information, Bankruptcies, and Foreclosures</li> <li>☐ Any Name Variances</li> <li>☐ Any Address Variances</li> </ul>
Letter of explanation and documentation on any Allotments reflecting on LES	☐ Copy of Bankruptcy Papers (petition, discharge, and list of all debtors) – if applicable
Legal Photo I.D.	<ul> <li>Copy of Divorce Decree (petition, discharge and separation agreement with all financial affidavits) - if applicable</li> </ul>

Feel free to call me should you have any questions.

We're just a call or click away 855.995.5039

Email: CUrepresentative@navpros.com Website: creditunion.LHFS.com/contact

