MILITARY SERVING MILITARY

VA Loan Document Checklist

Everything a VA loan file typically needs, organized by category. Check items off as you go.

Borrower: ______________________________ Loan Officer: ______________________ Date: ____________

Military & VA Eligibility

This is what establishes the VA benefit. We can often pull your COE for you.

- [ ] Certificate of Eligibility (COE) — we can often obtain this for you
- [ ] DD-214 (Member 4 copy) if separated or retired
- [ ] Statement of Service signed by your command if active duty
- [ ] NGB-22 or points statements for National Guard and Reserve
- [ ] VA disability award letter, if you receive compensation
- [ ] Surviving spouse documentation, if applicable

Identity

Standard verification for every borrower on the loan.

- [ ] Government-issued photo ID for each borrower
- [ ] Social Security number for each borrower
- [ ] Two-year address history

Income

Bring what applies to you. Military allowances and self-employment each have their own paperwork.

- [ ] Most recent 30 days of pay stubs or LES
- [ ] W-2s for the past two years
- [ ] Federal tax returns for the past two years, all pages and schedules
- [ ] BAH, BAS, and special-pay documentation
- [ ] Award letters for retirement, pension, VA, or Social Security income
- [ ] Self-employed: two years of business returns, YTD P&L, balance sheet
- [ ] Lease agreements and Schedule E for rental income
- [ ] Child support or alimony documentation, if you want it counted

Assets & Funds

Large deposits usually need a paper trail showing where the money came from.

- [ ] Two most recent statements for each checking and savings account
- [ ] Two most recent statements for retirement or investment accounts
- [ ] Documentation for any large or non-payroll deposits
- [ ] Gift letter and donor documentation, if using gift funds
- [ ] Earnest money check copy and proof it cleared

Credit & Obligations

Only requested when something in the file needs context.

- [ ] Explanation letters for credit events, if requested
- [ ] Bankruptcy discharge papers, if applicable
- [ ] Divorce decree or separation agreement, if applicable
- [ ] Student loan statements showing balance and payment
- [ ] Mortgage statements on any property you currently own
- [ ] Homeowners insurance and property tax information on property you own

Property — Purchase

These come together once you're under contract.

- [ ] Fully executed purchase contract with all addenda
- [ ] Real estate agent and closing attorney or title company contacts
- [ ] Homeowners insurance quote or binder
- [ ] HOA information and dues, if applicable
- [ ] Well, septic, or termite documentation if required in your area

Refinance — IRRRL or Cash-Out

A VA IRRRL generally needs less documentation than a cash-out refinance.

- [ ] Current mortgage statement
- [ ] Current homeowners insurance declarations page
- [ ] Most recent property tax bill
- [ ] Existing VA loan number, if known
- [ ] Payoff statements for any debts you plan to consolidate

PCS or Relocation

Orders and occupancy plans matter to the timeline and the file.

- [ ] Copy of PCS orders
- [ ] Report-no-later-than date
- [ ] Current and destination duty station details
- [ ] Occupancy plan for the property

TIPS FOR A SMOOTHER FILE

- Send complete documents — all pages, even blank ones on statements.
- Clear phone photos are fine, as long as the full page is readable.
- Gather the last two years first; that covers most of the file.
- If you don't have something, say so. We'll tell you whether it's needed.

Questions? Call (678) 488-0608 or visit militarymortgage.com/contact