

VA IRRRL/FHA Streamline One-Touch Submission Requirements

Want a one-touch Final Approval? Here's what we need.

Required Documents for All Loans

All Loans

- Initial 1003 with Demographic Information Addendum
- Initial Loan Estimate (include Re-Disclosed LEs if applicable)
- Service Provider List
- Notice of Intent to Proceed
- Title Quote if LE/SPL not Portal generated
- Borrower Credit Authorization – If 1003 not signed
- Credit Score Disclosure/Notice to Home Loan Applicant
- [Anti-Steering Form \(LPC only\)](#)
- State Disclosures per: [Master State Required Broker Disclosure Matrix](#)

Government Loans

All VA

- VA Certificate of Eligibility
- Rate Reduction Worksheet
- Comparison Certification Form

All FHA

- Non-Borrowing Spouse Credit Report / Signed Credit Authorization (AZ, CA, ID, LA, NV, NM, TX, WA, WI)

One-Touch Final Approval Requirements

- Rate must be locked prior to or at submission
- Initial disclosures must be generated in mello Broker Portal and be e-signed by all parties (prior to submission)
- Mortgage only Credit Report (< 75 days old)
- AVM pulled through Collateral Analytics (If applicable)
- Title Commitment/Title Report
- Payoff Statement good through disbursement date (will be used to calculate max loan amount)
- Initial Settlement Statement for final fees
- Homeowners Insurance with loanDepot's mortgagee clause
- Wire Instructions & CPL
- Note or documentation to support the note date, original loan amount, original rate, original loan term and original terms (ARM or Fixed)

VA IRRRL Specific Documents/Fees

- VA LIN assignment with veteran status
- First payment Due Date documentation (note, mortgage statement/supplement, etc.)

FHA Streamline specific documents:

- Case assignment
- Netting authorization