

## Appendix B: VA Forms and Their Uses

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### **How to Use this Appendix**

This appendix lists and describes the forms most frequently used by lenders and other program participants in connection with the processing, closing, and guaranty of VA loans. It also provides the sections of this handbook pertinent to each form. Direct any questions on the use of these forms or acceptable alternatives to the appropriate VA office.

### **VA Form 26-0285      VA Transmittal List**

Lists all documents required on closed loans. Documents vary according to whether the loan was automatically closed, prior approval, or an Interest Rate Reduction Refinancing Loan. Lender signs the form to certify that all applicable documents are complete and have been submitted.

**References:** “How to Report Loan Closing and Request Guaranty” in section 5.04, “How to Report Loan Closing and Request Guaranty” in Section 5.05, “Procedures for Automatic Processing of IRRRLs” in Section 6.01, and “How to Report Loan Closing and Request Guaranty” in Section 6.02

### **VA Form 26-0286      VA Loan Summary Sheet**

Lender completes the form with basic information on each closed loan. VA uses the information to establish internal loan records and assist in issuing the Loan Guaranty Certificate.

**References:** “Who is the Loan Guaranty Certificate Issued to?” in Section 1.08, “How to Report Loan Closing and Request Guaranty” in Section 5.04, “How to Report Loan Closing and Request Guaranty” in Section 5.05, “Procedures for Automatic Processing of IRRRLs” in Section 6.01, and “How to Report Loan Closing and Request Guaranty” in Section 6.02

### **VA Form 26-0500      Notification to Mortgagee of Funding Fee Shortage**

Bills lender for any shortage in the VA funding fee paid on a particular loan.

**Reference:** “Funding Fee Receipts” in Appendix C

### **VA Form 26-0503      Federal Collection Policy Notice**

Veteran-borrower signs the form as acknowledgment of the actions the Federal Government may take in the event of loan default. All loan submissions must include either a signed VA Form 26-0503 or the HUD/VA addendum to the URLA.

**References:** “Procedures for Automatic Processing of IRRRLs” in Section 6.01 and “How to Report Loan Closing and Request Guaranty” in Section 6.02

### **VA Form 26-0546      Assessment of Late Fee**

Bills lender for late fee if the funding fee was paid beyond 15 days after loan closing.

**References:** “Funding Fee Receipts” and “Late Fees and Interest” in Appendix C

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## Appendix B: VA Forms and Their Uses, Continued

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**VA Form 26-0547      Assessment of Late Fee and Interest**

Bills lender for late fee plus interest if the funding fee was paid beyond 30 days after loan closing.

**References:** “Funding Fee Receipts” and “Late Fees and Interest” in Appendix C

**VA Form 26-0548      Receipt of Late Fee and Accrued Interest**

Provided to lender as proof of payment of late fee and interest on late VA funding fee payment.

**References:** “Funding Fee Receipts” and “Late Fees and Interest” in Appendix C

**VA Form 26-0551      Debt Questionnaire**

Veteran-borrower completes and signs the form to provide information on prior VA loans and potential indebtedness to the Federal Government. All loan submissions must include either a completed, signed VA Form 26-0551 or URLA.

**References:** “Procedures for Automatic Processing of IRRRLs” in Section 6.01 and “How to Report Loan Closing and Request Guaranty” in Section 6.02

**VA Form 26-0592      Counseling Checklist for Military Homeowners**

Active duty military borrowers and their lenders must sign this form to certify that the borrower has received counseling on homeownership and the loan obligation.

**References:** “Fulfill Requirements for Active Duty Members” in Section 5.02, “Before Requesting Prior Approval” and “How to Request Prior Approval” in Section 5.04, and “How to Report Loan Closing and Request Guaranty” in Section 5.05

**[VA Form 26-1802a](#)      HUD/VA Addendum to Uniform Residential Loan Application  
HUD Form 92900-A      (URLA)**

Veteran-borrower signs the addendum to acknowledge certain statutory and regulatory information and make required certifications. It is required on all loans except Interest Rate Reduction Refinancing Loans.

**References:** “The Certification” in Section 3.05, “How to Request Prior Approval” in section 5.04, and “How to Report Loan Closing and Request Guaranty” in Section 5.05

**VA Form 26-1805      VA Request for Determination of Reasonable Value/HUD  
Application for Property Appraisal and Commitment**

Used to request VA Form 26-1843, Certificate of Reasonable Value, for existing property or individual proposed construction. Check with the local VA office for procedures.

**References:** Section 13.05, and Section 13.10

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## Appendix B: VA Forms and Their Uses, Continued

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**VA Form 26-1817** Request for Determination of Loan Eligibility – Unmarried Surviving Spouses

Application for VA eligibility used by an unremarried surviving spouse of a veteran who died as a result of service or service-connected causes.

**Reference:** “Application for Unremarried Surviving Spouses” in Section 2.03

**VA Form 26-1820** Report and Certification of Loan Disbursement

Used to report all closed home loans (both automatic and prior approval) to VA and request guaranty.

**References:** Section 1.08, “The Certification” in Section 3.05, “How to Request Prior Approval” and “Conditional Commitments” in Section 5.04, “How to Report Loan Closing and Request Guaranty” in Section 5.05, “Procedures for Automatic Processing of IRRRLs” in Section 6.01, and “How to Report Loan Closing and Request Guaranty” in Section 6.02

**VA Form 26-1839** Compliance Inspection Report

Used by the VA compliance inspector to report property inspection results required by VA Form 26-1843, Certificate of Reasonable Value.

**References:** “General Procedures” in Section 9.09

**VA Form 26-1843 Certificate of Reasonable Value (CRV)**

Indicates the VA-established reasonable value of the property. Also indicates the validity period and any special conditions.

**References:** “How to Request Prior Approval” and “Changes Occurring After Issuance of the Certificate of Commitment” in Section 5.04, “How to Report Loan Closing and Request Guaranty” in Section 5.05, “Borrower Notice on the CRV/NOV” in Section 7.03, “Procedures” in Section 7.05, “Maximum Loan Amount and Downpayment Required” and “Other Requirements” in Section 7.06, Section 7.10, “Itemized Fees and Charges” in Section 8.02, and “Effect of Title Limitations on Reasonable Value” in Section 7.02

**VA Form 26-1843a Master Certificate of Reasonable Value (MCRV)**

Indicates the VA-established reasonable values for projects involving the proposed construction of five or more similar properties. Include a highlighted copy of the form with each loan submission in the subject development.

**References:** “How to Request Prior Approval” in Section 5.04, “How to Report Loan Closing and Request Guaranty” in Section 5.05

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## Appendix B: VA Forms and Their Uses, Continued

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**VA Form 26-1844**      **Request for Acceptance of Changes in Approved**  
**HUD Form 92577**      **Drawings and Specifications**

Used by builders, sellers and others to request changes in approved drawings and specifications.

*References:* “How to Request Prior Approval” in Section 5.04 and “How to Report Loan Closing and Request Guaranty” in Section 5.05

**VA Form 26-1847**      **Request for Postponement of Offsite or Exterior Onsite**  
**Improvements-Home Loan**

Identifies any postponed property improvements. Contains the veteran’s agreement to have funds escrowed for completion of the improvements at a later date.

*References:* “General Procedures” and “Letters of Credit” in Section 9.09

**VA Form 26-1849**      **Escrow Agreement for Postponed Exterior Onsite**  
**Improvements**

Actual escrow agreement which describes work to be completed on exterior onsite improvements, funds escrowed, and parties to agreement (usually builder, lender and escrow agent).

*References:* “General Procedures” and “Letters of Credit” in Section 9.09

**VA Form 26-1859**      **Warranty of Completion of Construction in Substantial**  
**HUD Form 92544**      **Conformity with Approved Plans and Specifications**

Warranty that improvements have been completed in substantial conformity with the plans and specifications reviewed and accepted by VA.

*References:* “Builder’s Warranty Coverage” in Section 10.08, “Details” in Section 10.09, “Table of NOV Conditions & Requirements” in Section 13.06, and in Chapter 13, Exhibit 1.

**VA Form 26-1866**      **Certificate of Commitment**

VA’s commitment to the lender that it will guarantee a loan submitted by the lender for VA’s prior approval as long as the loan conforms to that presented in the prior approval submission.

*References:* Sections 5.04 and 6.02

**VA Form 26-1880**      **Request for Determination of Eligibility and Available**  
**Loan Guaranty Entitlement**

Veteran’s application for a Certificate of Eligibility (COE) and/or restoration of entitlement. The veteran must submit proof of military service or any existing COE with the application.

*References:* Section 2.03 and “How to Apply for Restoration” in Section 2.06

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## Appendix B: VA Forms and Their Uses, Continued

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**VA Form 26-1899      Loan Guaranty Certificate (LGC)**

Evidence of VA's guaranty of a particular loan (contingent upon loan eligibility and lender compliance with law and regulations).

*References:* Sections 3.11, 3.12 and 5.07

**VA Form 26-6363      Endorsement to Certificate of Reasonable Value**

Used for endorsements/changes to VA Form 26-1843 (CRV). May be used to change the value, validity period, conditions, or correct the identification of the property.

*References:* "How to Request Prior Approval" in Section 5.04, "How to Report Loan Closing and Request Guaranty" in Section 5.05,

**VA Form 26-6378      Escrow Agreement for Postponed Offsite Improvements  
HUD Form 92606**

Actual escrow agreement which describes work to be completed on offsite improvements, funds escrowed, and parties to agreement (usually builder, lender and escrow agent).

*References:* "General Procedures" and "Letters of Credit" in Section 9.09

**[VA Form 26-6393](#)      Loan Analysis**

Used by underwriter to analyze applicant's income, expenses and creditworthiness, and indicate the credit decision.

*References:* Sections 4.08 and 4.09

**VA Form 26-6681      Application for Fee Personnel Designation**

Used by fee appraisers and compliance inspectors to apply for the VA fee panel. Also used by lenders when requesting approval of the staff appraisal reviewer for LAPP authority.

**VA Form 26-8261      Certificate of Veteran Status**

Issued by VA as evidence of a veteran's eligibility for better terms on FHA loans.

*Reference:* Section 2.08

**VA Form 26-8261a      Request for Certificate of Veteran Status  
HUD Form 92950**

Used to apply for VA Form 26-8261 in order to obtain better terms on FHA loans.

*Reference:* Section 2.08

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## Appendix B: VA Forms and Their Uses, Continued

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**VA Form 26-8320 Certificate of Eligibility for Loan Guaranty Benefits (COE)**

Issued as evidence that the named individual is eligible for a VA home loan based on military service. Shows the amount of available entitlement.

*Reference:* Chapter 2

**VA Form 26-8320a Certificate of Eligibility for Loan Guaranty Benefits (Reserves/National Guard) (COE)**

Issued as evidence that the named individual is eligible for a VA home loan based on service in the Reserves or National Guard. Shows the amount of available entitlement.

*Reference:* Chapter 2

**VA Form 26-8375 Termite Soil Treatment Guarantee  
HUD Form 92052**

Executed by builder and pest control applicator as evidence that the soil has been treated for subterranean termites. Warrants against termite infestation for a 5 year period.

**VA Form 26-8497 Request for Verification of Employment (VOE)**

Used to verify employment and income of loan applicants who are not self-employed. May be used to verify previous employment.

*References:* “Income from Non-Military Employment” and “Active Military Applicant’s Income” in Section 4.02

**VA Form 26-8497a Request for Verification of Deposit**

Used to verify funds on deposit with applicant’s financial institution. Also used to verify loans or other credit extended to the applicant.

*Reference:* Section 4.04

**VA Form 26-8736 Application for Authority to Close Loans on an Automatic Basis - Nonsupervised Lenders**

Nonsupervised lender’s application for automatic authority.

*References:* Sections 1.05 and 1.06, and “Extension of Authority (Geographic)” in Section 1.07

**[VA Form 26-8736a](#) Nonsupervised Lender’s Nomination and Recommendation of Credit Underwriter**

Used by a nonsupervised lender to request VA approval of a credit underwriter.

*References:* “Procedures and Criteria for Qualification” in Section 1.05, and “Underwriter Approval” in Section 1.07

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## Appendix B: VA Forms and Their Uses, Continued

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**VA Form 26-8791**      VA Affirmative Marketing Certification

Certification by a builder or other party requesting a VA appraisal that they will not decline to sell the property based on the race, color, religion, sex or national origin of the purchaser.

**References:** “VA Regulations at [38 CFR 36.4363](#)” in Section 17.08

**[VA Form 26-8812](#)**      VA Equal Opportunity Lender Certification

Lender’s certification to VA that it practices equal opportunity in housing.

**References:** Sections 1.02 and 1.03

**VA Form 26-8850**      Wood Destroying Insect Information - Existing Construction  
**HUD Form 92053**

Used by the pest control operator to report findings regarding inspection of a dwelling for the presence of wood destroying insects. Borrower signs form to acknowledge inspection results.

**VA Form 26-8923**      Interest Rate Reduction Refinancing Loan Worksheet

Used to calculate the VA funding fee, loan origination fee, loan discount, and maximum loan amount for an IRRRL.

**References:** “Maximum Loan” and “Procedures for Automatic Processing of IRRRLs” in Section 6.01, and “Prior Approval Submission” and “How to Report Loan Closing and Request Guaranty” in Section 6.02

**[VA Form 26-8937](#)**      Verification of VA Benefit-Related Indebtedness

Required on all loans. Lender submits the form to VA to identify any VA benefit-related indebtedness that the applicant may owe to VA. Also used to verify a veteran’s exemption from the VA funding fee due to service-connected disability.

**References:** “Debt Related to VA Benefits” in Section 4.06 and “How to Verify Exempt Status” in Section 8.08

**VA Form 26-8998**      **Acknowledgment of Receipt of Funding Fee From Mortgagee**

Provided to lender as proof of payment of the VA funding fee on a particular loan.

**Reference:** “Funding Fee Receipts” in Appendix C

**VA Form 26-8999**      **Acknowledgment of Receipt of Funding Fee Shortage From Mortgagee**

Provided to lender as proof of payment of a VA funding fee shortage on a particular loan.

**Reference:** “Funding Fee Receipts” in Appendix C

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## Appendix B: VA Forms and Their Uses, Continued

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### NON-VA FORMS OFTEN USED IN VA LOAN GUARANTY PROGRAM

**DD Form 214**                      Certificate of Release or Discharge From Active Duty  
Provided to veteran by military. Used as proof of military service to establish eligibility for VA home loan benefits. Submit to VA as attachment to VA Form 26-1880.  
*Reference:* Section 2.04

**Freddie Mac Form 65**            Uniform Residential Loan Application (URLA)  
**Fannie Mae Form 1003**  
Industry-accepted form used as the borrower's application for VA or other residential loans.  
*References:* "How to Request Prior Approval," "Certificate of Commitment" and "Changes Occurring After Issuance of the Certificate of Commitment" in Section 5.04, and "How to Report Loan Closing and Request Guaranty" in Section 5.05

**Freddie Mac Form 70**            Uniform Residential Appraisal Report (URAR)  
**Fannie Mae Form 1004**  
Industry-accepted form used by VA Fee appraisers to complete all property appraisals (except manufactured homes).  
*References:* "How to Request Prior Approval" in Section 5.04 and "How to Report Loan Closing and Request Guaranty" in Section 5.05

**HUD-1**                              Settlement Statement  
Required by RESPA for most real estate settlements. Discloses the parties to the transaction and the costs, fees, charges, and disbursements incident to settlement of the loan.  
*References:* "How to Report Loan Closing and Request Guaranty" in Section 5.04, "How to Report Loan Closing and Request Guaranty" in Section 5.05, "Procedures for Automatic Processing of IRRRLs" in Section 6.01, and "How to Report Loan Closing and Request Guaranty" in Section 6.02

**SF 180**                              Request Pertaining to Military Records  
Used by veterans who cannot locate their military records to request their records (such as a DD 214) from the military.  
*Reference:* "Assistance in Obtaining Required Proof of Service" in Section 2.04

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