

MILITARY VA LOAN.COM

Documents you may need for your home purchase using a VA home loan

Personal Information

- Your basic information like name, address, and phone number
- Previous addresses for the past 2 years
- Dates of birth and years of school completed
- Social Security numbers for all applicants for credit check
- Race and Ethnicity information (for government monitoring - requested on all mortgage loans)
- Copy of valid ID such as a driver's license or government ID
- State where you plan to purchase
- Number and age of dependents

Military Information

- Copy of your [DD214](#) if separated from the military
- Completed [Request for COE form 26-1880](#)
- Statement of service from your commanding officer if you are active duty
- Your [Certificate of Eligibility](#). Your loan officer can help you get this.

Employment/Income

- Name, address, phone number, and dates of employment for all employers over the last 2 years
- 30 days' worth of paystubs or current LES
- Last 2 years' W2s
- If self-employed: Last 2 years tax returns with all schedules (if you have commission or rental income, you will also need to provide tax returns)
- Copies of social security, pension, and/or retirement award letters and corresponding 1099s (if you receive this type of income)
- Divorce decree and settlement paperwork (if applicable)

Assets

- 60 days' bank statements for checking and savings accounts showing enough money for your down payment (if any) and closing costs (if not covered by the seller)
- 60 days' statements for retirement accounts
- Real estate currently owned, if any

MILITARY VA LOAN.COM

Property

- Purchase contract accepted and signed by you and the seller
- Appraisal showing a value of at least the purchase price (your loan officer will order)
- Name and contact information for the homeowner's insurance agent you will use
- Name and phone number for the homeowner's association, if applicable
- A home inspection report is typically not required by your lender, but it's a good idea to get an inspection
- You must occupy the property after the purchase is complete. No rentals/investment properties allowed
- Make sure the property meets VA's [Minimum Property Requirements \(MPRs\)](#)

Credit/Liabilities

- General knowledge of your current credit card, student loan, auto loan, and other credit accounts. Your loan officer will pull a credit report that shows your accounts, but on occasion, the information may be outdated, missing, or erroneous.
- Amount paid each month in child care
- Explanation for derogatory credit (if applicable)
- Bankruptcy and discharge paperwork (if applicable)
- Documentation disproving any erroneous items on your credit report

Still Have Questions?

Our VA home loan experts can answer any questions you have about the loan process. Call 888-516-9990 or complete a [one-minute form](#) at MilitaryVALoan.com.