



# VA LOAN CHECKLIST



## Single Family

- WATER TEST, IF ON WELL
- PEELING PAINT
- HANDRAILS
- OIL ADJUSTMENT
- WATER LIEN CERT
- SEWER CERT
- CO2 CERT

## Condo

- MASTER DEED, UNIT DEED, TRUST, & AMENDMENTS
  - BUDGET & RESERVES
  - LAST TWO MTG MINUTES
  - PLOT PLAN OR SURVEY
  - MASTER INSURANCE
  - 6-D CERT & CO2 CERT
- !NO RIGHT OF FIRST REFUSAL!**

## Multi Family

- WATER TEST, IF ON WELL
- PEELING PAINT
- HANDRAILS
- OIL ADJUSTMENT
- WATER LIEN CERT
- SEWER CERT
- CO2 CERT

## New Construction

- VA BUILDER ID
- VA NEW CONSTRUCTION PACKET
- PUBLIC ROAD OR ROAD AGREEMENT
- CO2 CERTIFICATE
- CERT OF OCCUPANCY
- BUILDER PEST TREATMENT

### VA LOAN CHECKLIST DETAILS (SF & MF Properties are the same criteria)

- Wells.** If a property has a well, the VA requires a well water test.
- Lead**
- Coliform** (Bacteria from the faucet or your fingers can contaminated the sample)
- Ecoli** (Bacteria from the faucet or your fingers can contaminated the sample)
- Nitrites**
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- Peeling Paint** (needs scraping and repainting VA appraiser will likely mention it)
- Handrails** (Fix before the appraiser goes to the house, if you can)
- Oil adjustment**, if applicable
- Water & Sewer** (make sure they are paid off, and certificate issued)

### VA Condo HOA Approval Process

- Unit deed** (Send all the HOA docs to the lender right away)
- Master deed** (Start the VA file, get the VA number)
- Trust document** (Order the appraisal right away)
- Amendments** to the Trust & Master Deeds
- Budget & Reserves** (Do the VA addendum right away)
- Letter from an attorney or HOA trustees**, (attesting to no special assessments or pending litigation)
- Survey or plot plan**, if there is one, a tax assessor map might suffice
- Meeting Minutes** (if available the last two)
- Master insurance** (Lender)
- C-D Cert and CO2 Cert** (Lender & attorneys)
- If the HOA has a **'RIGHT OF FIRST REFUSAL'**, get a **'Letter of Declination'**

### New Construction

- VA Builder ID** (Builders might have multiple LLC's, might be on the VA approved builder list already)
- VA New Construction packet** (Pest treatment by builder or pressure treated lumber statement & builder warranty)
- The Road needs to be publicly maintained, or have a maintenance agreement.**