

VA SPONSORSHIP REQUEST FORM

_____, (“Company”) hereby requests that Impac Mortgage Corp. (“Impac”) appoint it as its agent for the purpose of originating, processing and/or closing Department of Veterans Affairs (“VA”) sponsored mortgage loans, subject to the terms and conditions of applicable laws and regulations including, but not limited to, VA Pamphlet 26-7(d), Revised (“Request”).

If accepted and approved as an agent for Impac, Company agrees to abide by the requirements set out in this Request form and provides the following information:

AGENT’S NAME, ADDRESS, GEOGRAPHIC AREA OF LOAN ORIGINATION

AGENT: _____
AGENT’S CONTACT: _____
AGENT’S ADDRESS: _____
AGENT’S GEOGRAPHIC ORIGINATION/CLOSING AREA: _____
AGENT’S PHONE NO: _____
AGENT E-MAIL: _____
TAX ID #: _____
AGENTS’S BROKER/LENDER VA ID NUMBER: _____
PRIOR VA APPROVAL DATE:¹ _____

FUNCTIONS AND RESPONSIBILITIES OF THE AGENT:

1. Agent will take complete loan application with all appropriate state and federal disclosures as well as required VA forms including, but not limited to:
 - FORM 26-1802A: VA Addendum to Application
 - Agent Information Section must be completed in the name of: _____, Agent.
 - Lender Information Section must be completed in the name of Impac Mortgage Corp.
 - FORM 26-0592: Counseling Checklist for Military Buyers
 - FORM 26-1880: Determination of Eligibility and Certificate of Eligibility
 - FORM 26-8937: Verification of VA Benefit and elated indebtedness
 - Interest Rate and Discount Disclosure Statement
 - General VA disclosure requirements covering: Assumability, Federal Collection Policy, VA Funding Fee Acknowledgement, Debt Questionnaire and Child Care Expense.
 - Other forms and documents necessary to complete the VA loan origination/closing process and procedures.
2. Agent will order credit report.
3. Agent will process loan including:
 - Ordering verifications
 - Gathering pay stubs, W-2’s bank statements and tax returns

¹ If you do not have prior VA approval date, log into VA portal at <https://vip.vba.va.gov/portal/VBAH/Home> and click on “Community Subscription” and print your VA approval information and include with this Request.

- Initiating/ordering termite inspections
 - Ordering flood certifications
 - Gathering any other information necessary for a loan determination and closing.
4. Agent is responsible for the annual VA fee for agency approval and certification, which is currently \$100.00. Please include an original check in the amount of \$100.00, payable to "Department of Veterans Affairs" and mailed along with this completed form to:
- Impac Mortgage Corp.
ATTN: Client Administration
19500 Jamboree Road
Irvine, CA 92612
5. This appointment is valid only for the following states:
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6. Agent is responsible for the ordering appraisals and disclosing its sponsor as Impac.
7. Agent is required to follow up on any post-closing issues as requested by Impac.
8. Agent is required to complete VA Form 26-1820 and shall be done in accord with VA Pamphlet 26-7(f) and more specifically:
- VA Form 26-1820 shall be completed as follows: Agent's VA ID number is placed in item 2B along with the name and function of the Agent in item 24 and the Agent's name, followed by the words "agent for Impac Funding Corp. and the Agent's address in 25A.
9. Agent is required to obtain a VA lender ID number if it does not already have one. This number must be used as the Agent's identifier in all VA lending transactions, whether the Agent is acting as an "agent" or on its own behalf as a "lender."
10. Interest rate lock-in agreements may be provided to Agent for its borrowers. However Agent must follow Impac's Lock-In Procedures, which may be changed as Impac deems necessary. Impac will honor all locks which are locked-in in accordance with Impac's Lock-In Procedures.

I, the undersigned, am a duly appointed officer of the herein named Company and am authorized to submit this Request. I do hereby verify the information provided herein as true, accurate and correct, and that if appointed as an Agent for Impac, the Company will abide by the terms and conditions set out herein.

By: _____

Printed Name: _____

Title: _____

Date: _____