

VA IRRRL REQUIRED DOCUMENTATION



Documentation needed for Loan Submission for all VA IRRRL loan submissions to Brokers Choice Mortgage

- New VA IRRRL Case #
- Screen shot of LIN from VA Portal showing Veteran is Exempt or COE showing Exempt (if applicable)
- Current Mortgage Statement
- Regular IRRRL: Tri merged OR Mortgage Only Credit Report – must be 0 x 30 for the most recent 6 months. Min 6 payments made and must be 210 days since 1st Payment due date of current mortgage
- Utility Bill to verify Occupancy
- Existing Note and supplement showing payment history paid through month closing
- 1003 completed with Income Source listed
- Assets statements if funds are needed for closing
- HOI and RCE
- Title/CPL/Wiring Instructions
- Tax Cert
- Drivers License
- Social Security Card or SSA Form (SSA Form is sent with Initial Disclosures)
- Credit Report Invoice
- Estimated Settlement Statement

(888) 973-8210

Info@BrokersChoiceMtg.Com

BrokersChoiceMtg.Com

Brokers Choice Mortgage is not affiliated with or acting on behalf of or at the direction of the Veterans Administration or the Federal Government.

Intended for use by real estate and lending professionals only and not for distribution to consumers.

Brokers Choice Mortgage, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: 888.973.8210 | Brokers Choice Mortgage is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401). CA CFL - Loans made or arranged pursuant to the California Financing Law, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). GA Georgia Residential Mortgage Licensee (#20571). IL MB.6759942 Illinois Department of Financial and Professional Regulation, Division of Banking, 100 West Randolph, 9th Floor, Chicago, IL 60601 1-888-473-4858. MA Lender (#ML2125). MO Missouri Mortgage Company License #2125 In-State Office: Missouri In-State Branch License #2396190 3636 S. Geyer Road, Suite 100, Office 134, St. Louis, MO 63127. RI Rhode Island Licensed Lender. NJ Licensed by the N.J. Department of Banking and Insurance. VA NMLS ID #2125. Also licensed in AK, AL, AR, CO, CT, DC, DE, FL, HI, IA, ID, IN, KS, KY, LA, MD, ME, MI, MN, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VT, WA, WI, WV, and WY. Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. Copyright 2025. Revised 08.08.25

