



# 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