

VA IRRRLs Checklist

	Initial 1003 and 1802A signed and dated by the Borrower(s) and Broker
	Evidence of social security number and photo ID
	VA IRRRL LIN printout or submission form requesting EALS to obtain LIN
	Credit report (mortgage only allowed)
	Proof mortgage is current at time of application and through closing (if not reflected on credit report)
	Current payoff statement
	Copy of existing VA Promissory Note
	Copy of current mortgage statement (most recent within 30 days of application)
	Broker's estimated IRRRL worksheet (VA Form 26-8923)
	Broker's VA Loan Comparison (old vs new form)
	VA Verification of Benefits Forms 8937 – completed, signed, and dated by borrower
	Nearest Living Relative form completed
	Federal Collection Policy Notice
	VA Counseling Checklist Form 26-0592 (required for active duty veterans only)
	VA signed Certification of Veterans Reserve Status (required on Credit Qualifying only)