



Last Reviewed: 11/08/2024

*A new copy of this checklist must be downloaded for each individual use.*

## TPO VA IRRRL Checklist

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### Required Items

- Driver's License
- 12-Month Mortgage History (May be found on the Note, Payoff, or Mortgage Statement)
- HOI
- Current Mortgage Statement
- Mortgage Payoff Statement (Can be Provided After Submission; Good through Funding Date)
- Title Docs
- COE
- New VA IRRRL Case Number
- Signed Tangible Net Benefits Disclosure (Sent out with Disclosure Package)
- Complete the REO and Subject Liability (NO EMPLOYMENT, INCOME, OR ASSETS)
- Current Note Required When:
  - UHM cannot verify the original BWs with other documents, and
  - If the previous loan is less than 7 months old.