

## VA IRRRL Non-Credit Qualifying Checklist

**Mortgage Note**

**Payoff Demand**

**Mortgage Only Credit Report**

**Preliminary Title Report** \*Not Required but Recommended

**\*Additional Items the Underwriter May Require\* But are not required for Initial**

**DD-214 Discharge** *(If Applicable)*

**Proof of date of 1<sup>st</sup> payment made for Minimum 210-day seasoning** *(If Applicable)*

**Government issued photo ID and Social Security Card**

**Copy of Hazard Insurance Policy**

**Power of Attorney** *(If Applicable and must meet CHM requirements)*

**Escrow Instructions**

**Wire Instruction**

**Anti-Steering Form** *(Lender Paid Broker Compensation Only)*