



VA IRRRL Submission Checklist	
Required at Submission	X
Initial 1003 (URLA) and Addendum (VA Form 1802A). Must be signed at dated by the Loan Officer and Borrower	
VA Case Number from WEBLGY (TAS) Ordered as a VA IRRRL	
Loan Comparison Statement-Old Terms vs New Terms-Completed and signed by Loan Officer and Borrower (Matching initial Loan Estimate)	
Tri-Merge Mortgage Only Report: Needs a minimum of 2 scores per borrower with credit scores and credit factors dated within 90 days of submission. If loan is a qualifying IRRRL(P&I increased $\geq 20\%$)then a full tri-merge credit report is required.	
Signed Borrower's Authorization (If it is not signed before the date of the credit report, we also need documentation of the borrower's authorization to pull credit on or before the date of the credit report)	
Income Documentation within 90 days of submission - if applicable per guidelines	
Mortgage Statement (most recent)	
Existing Mortgage Note	
Additional Documents (May Follow Initial Submission)	
Broker Fee Agreement (Borrower Paid Transactions only)	
Current Payoff	
Preliminary Title Commitment with 12 months chain of title	
Hazard Insurance reflecting Red Diamond's loan number and mortgagee clause (If renewal due within 60 days, provide new policy and annual premium with final conditions)	
Property Tax Statement	
Loan must be locked	
All applicable state and VA disclosures/documents per program	
Required VA Broker Disclosures	
Counseling Checklist for Military Homebuyers (26-0592)	
Nearlest Living Relative Not Living With You	
Rights of VA Loan Borrowers	
VA Loan Comparison (matching initial Loan Estimate)	
Verification of VA Benefits	
Federal Debt Collection Policy	
Debt Questionnaire	