

VA I.R.R.R.L. (Streamline Refinance) Document Checklist

1. Photo ID showing date of birth.

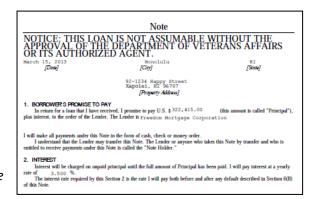
Please provide a valid (not expired) state-issued ID or passport, that shows the date of birth for each borrower. Please DO NOT fax ID's of any kind as the image quality is unusable.

Military ID's are NOT accepted

2. Copy of the Mortgage "NOTE" for your current loan, all pages.

The mortgage note will look similar to the document on the right and will say "NOTE" at the top

Please make an effort to locate the "NOTE". However, if it becomes a challenge to find, you can call your current lender and request to have these documents faxed directly to us at **855-930-5540**



3. Recent Mortgage Statement (the monthly bill) for ALL Real Estate owned (including investment properties).

4. Proof of Homeowner's Insurance

Please provide a copy of your current insurance policy, or declaration page. Otherwise, provide agent contact information so that we may obtain evidence of homeowner's insurance. Borrower's will need to have a personal "Ho6" policy for a condo/townhome where a master policy exists.

**We will request to have the "mortgagee clause" updated with the new loan number and lender details. Therefore, you should expect a call from your insurance provider requesting authorization for this change.

Please prepare all documents for secure upload to the Loan Portal.

We prefer that you scan all documents into a digital format, such as a .PDF file. However, documents can also be faxed to us, with ID's being the exception. Please DO NOT send us photographs of your documentation.

We will provide a fax number and upload instructions separately.

In some cases, at the borrower's discretion, documentation can be sent to our Loan Support team via email.

LoanSupport@BestMortgageRate.com