

**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

Note		
NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT.		
March 15, 2013 [Date]	Honolulu [City]	HI [State]
90-1234 Happy Street Napolei, HI 96797 [Property Address]		
<b>1. BORROWER'S PROMISE TO PAY</b> In return for a loan that I have received, I promise to pay U.S. \$ 322,415.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Freedom Mortgage Corporation.		
I will make all payments under this Note in the form of cash, check or money order. I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."		
<b>2. INTEREST</b> Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 3.500 %. The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.		

*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](mailto:LoanSupport@BestMortgageRate.com)