

VA IRRL



INTEREST RATE REDUCTION REFINANCE LOAN

620 FICO

100% LTV

VOE REQUIRED

MANUAL UNDERWRITING

TRI-MERGED MORTGAGE RATING ONLY

0X30 IN THE LAST 12 MONTHS

NO APPRAISAL

NO ASSETS

NO DTI

REQUIRED DOCUMENTS:

MORTGAGE STATEMENT

210 DAYS SEASONING AFTER 1ST
PAYMENT DUE DATE



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