

Helping those who serve to own a home

*Attention veterans:
now might be the time to refinance to
a lower rate or to a fixed-rate loan^{1,2}*

With rates being low now may be a good time to consider refinancing your current VA mortgage loan through the VA Interest Rate Reduction Refinance Loan (IRRRL) program. The VA IRRRL program was designed to help streamline the refinance process for veterans who:

- Have an existing VA loan at a higher interest rate
- Have an existing VA loan with a higher principal and interest payment
- Wish to refinance from an ARM to a fixed rate loan

And, the refinance will not require the use of additional VA entitlement.



Finance your most important asset with a lender committed to serving those who have served our country. Call today for more information.

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1. Veterans may refinance via Interest Rate Reduction Refinance Loan, to convert a fixed-rate loan to an ARM loan. The interest rate on the new loan must be less than the interest rate on the existing loan. The principal and interest payment of the IRRRL must be less than the principal and interest payment of the current loan unless, either: the term of the IRRRL is less than the current loan; an adjustable rate mortgage is being refinanced to a fixed rate mortgage; or the increase of the monthly principal and interest payment is attributed to the inclusion of Energy Efficient Improvements.

2. If you are a servicemember on active duty, prior to seeking a refinance of your existing mortgage loan, please consult with your legal advisor regarding the loss of any benefits you are entitled to under the Servicemembers Civil Relief Act or applicable state law.

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