



VA IRRRL Comparison Statement

PREVIOUS LOAN:

Previous loan number _____

Loan amount \$ _____

Original term _____

Monthly payment \$ _____

Interest rate _____

Original borrowers _____

PROPOSED LOAN:

New loan number _____

Proposed loan amount \$ _____

Proposed term _____

Proposed monthly payment \$ _____

Interest rate _____

Borrowers _____

TIME TO RECOUP CLOSING COSTS:

Monthly decreases in payment \$ _____

Total closing costs \$ _____

Recoup closing costs _____ Months

I/We hereby certify that I/we understand the effect of the loan payment and interest rate involved in refinancing our home loan.

Borrower

Date

Co-Borrower

Date



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