



VA IRRRL RATE REDUCTION COMPARISON CERTIFICATION

Borrower(s):

Date:

Loan Number:

Property Address:

Lender/Broker:

Loan Originator:

NMLS#:

NMLS#:

PREVIOUS LOAN:

Previous Loan Number

Proposed Loan Amount

\$ _____

Proposed Term

_____ Months

Proposed Monthly Payment

\$ _____

Interest Rate

% _____

Original Borrowers

PROPOSED LOAN:

New Loan Number

Proposed Loan Amount

\$ _____

Proposed Term

_____ Months

Proposed Monthly Payment

\$ _____

Interest Rate

% _____

Borrowers

CLOSING DISCLOSURE INFORMATION:

Origination Charges

+ _____

Services Borrower Did Not Shop For

+ _____

Services Borrower Did Shop For

+ _____

Taxes and Other Government Fees

+ _____

Others

+ _____

Lender Credits

- _____

Closing Cost for Recoupment Calculation

\$ _____

TIME TO RECOUP CLOSING COST:

Monthly Decrease in Payments

\$ _____

Total Closing Costs

\$ _____

Recoup Closing Costs

_____ Month(s)

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

Signature

Date

Signature

Date