



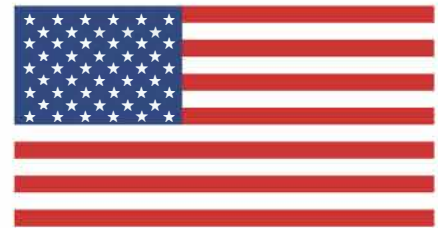
# VA IRRRL

If you currently have a VA home loan with a higher interest rate than today's market rates, you may be able to save thousands of dollars refinancing.

**VA Interest Rate Reduction Refinance Loans (IRRRL)** is the fastest, easiest way to refinance your VA mortgage. With an IRRRL; No Appraisal is required, no income or asset verification in most cases, and you may be able to refinance with no money out of pocket.

### The Benefits of a VA Refinance

- Lower your monthly mortgage payment
- Reduce the amount of interest you are paying



### Concerned about paying closing costs and fees?

VA IRRRL must be able to recoup any costs and fees within 3 years as well as reduce the interest rate by .5% to be able to qualify. If you plan on staying in the home for more than 3 years ultimately the refinance will have broken even.

Barrett proudly offers loan products that meet the home financing needs of active-duty military and veterans nationwide. Contact me today to see if a VA Refinance is a good option for you.

*Rates program terms and conditions subject to change without notice. Not all products are available in all states or for all amounts. Additional conditions qualifications and restrictions may apply. This is not an offer for extension of credit or a commitment to lend. Please contact your VA loan specialist Sean Harrington for more information.*



### Sean Harrington

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