



**VA RATE REDUCTION CERTIFICATION FORM**

**Previous Loan:**

Previous Loan Number:

Loan Amount:

Original Term:

Monthly Payment:

Interest Rate:

Original Borrower Name:

Original Co-Borrower Name:

**Proposed Loan:**

New Loan Number:

Proposed Loan Amount:

Proposed Term:

Proposed Monthly Payment:

Interest Rate:

Borrower Name:

Co-Borrower Name:

**Time to Recoup Closing Costs:**

Monthly Decrease in Payments:

Total Closing Costs:

Recoup Closing Costs:  Months

\_\_\_\_\_  
Primary Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date