

DO YOU KNOW ANYONE WITH A VA LOAN??

Guess what, VA IRRRL's offer the best way to refinance your borrowers with no fees and minimal documentation.

- 1. No appraisal is required.
- 2. No maximum LTV (all allowable fees can be rolled over into the new loan.)
- 3. No mortgage in surance required.
- **4.** No certificate of eligibility is required. (the borrower may use the original certificate of eligibility from the initial purchase.)
- 5. Amortization can be reduced from a 30 to a 15 year term.
- 6. No verified assets are required.
- **7.** Owner occupied and investor properties are eligible.

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