



## Save Money with a VA Streamline Refinance

If interest rates have gone down since you closed your VA loan, it's a great time to consider refinancing with a VA streamline refinance. This loan is designed to help you lower your monthly payments quickly, as paperwork is kept at a minimum and a new home appraisal isn't always required.

Also, if your borrower prefers to close with no money out of pocket, their closing costs and any other charges can be "rolled into" their new loan.

### **Benefits and options that reward your service**

In addition to lowering your loan's interest rate, a VA refinance offers you more control over your home financing. For example, you can:

- Refinance your adjustable-rate mortgage (ARM) and convert it to a fixed-rate loan. This locks in your interest rate until you've paid off your loan.
- Finance energy-efficient improvements that will lower your monthly utility bills and increase your home's value.
- Add a co-borrower if you've married since closing your original VA loan.

**Contact me today about our VA refinancing.**

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