

[Date]

[Borrower Name]
[Co-Borrower Name]
[Property Address]
[City, State, Zip Code]

Subject: Important Notice Regarding Your VA Home Loan Refinance Options

Dear [Borrower Last Name],

As a veteran or active-duty service member, you may be eligible to lower your monthly mortgage payment through the VA Interest Rate Reduction Refinance Loan (IRRRL) program, also known as a VA Streamline Refinance.

Because you currently have an existing VA-backed home loan, you can take advantage of the following benefits:

- Lower interest rates to reduce your monthly payment.
- No out-of-pocket costs (closing costs can be rolled into the loan).
- No new appraisal required in most cases.
- No income verification or credit score requirements (subject to lender guidelines).
- Simplified paperwork for a faster closing process.

The goal of this program is to move you from your current interest rate into a lower market rate, providing you with immediate financial relief without the stress of a traditional refinance.

To see how much you can save each month, please contact our VA Loan Specialists at [Phone Number] or visit our website at [Website URL].

Thank you for your service to our country.

Sincerely,

[Loan Officer Name]
[Company Name]
[NMLS ID Number]
[Phone Number]

Disclaimer: This is not a commitment to lend. All loans are subject to credit approval and VA eligibility requirements. [Company Name] is not affiliated with any government agency.