

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Lender Name]
[Lender Address]
[City, State, Zip Code]

RE: VA Interest Rate Reduction Refinance Loan (IRRRL) Application
Loan Number: [Your Current Loan Number]

To Whom It May Concern,

I am writing to formally request an Interest Rate Reduction Refinance Loan (IRRRL) for my current VA-guaranteed mortgage on the property located at [Your Property Address].

I am interested in this refinance to lower my current interest rate of [Current Rate]% to the proposed rate of [New Rate]%. My primary goal is to reduce my monthly mortgage payment and achieve a net tangible benefit as required by Department of Veterans Affairs guidelines.

Please find the following information to begin the process:

- Full Name: [Your Full Name]
- Social Security Number: [Your SSN]
- Original VA Loan Number: [Your Loan Number]
- Occupancy Status: [I currently occupy / I previously occupied] the property as my primary residence.

Please provide me with a Loan Estimate and a list of any additional documentation required to proceed with this application. I look forward to your prompt response regarding the current market rates and closing costs associated with this refinance.

Thank you for your assistance and for your service to veterans.

Sincerely,

[Your Signature]

[Your Printed Name]