



# VA IRRRL Highlights

Fairway Independent Mortgage Corporation is proud to help our service members and veterans. One way we do that is by offering an Interest Rate Reduction Refinance Loan (IRRRL). An IRRRL may help lower your clients' interest rates and reduce their monthly payments by refinancing their existing VA loan.\*



- No appraisal or automated valuation model (AVM) required
- Minimum credit score required
- No income or asset verification (on non-credit-qualifying IRRRL)  
*Note: Income may be required if payment increases by 20% or more. Restrictions apply.*
- Closing costs may be rolled into the loan
- Reduced funding fee
- Non-owner-occupied properties allowed  
*Note: Borrower must certify they previously occupied the property.*
- Veterans, current military members and surviving spouses of veterans are eligible

**WE ARE A**  
*proud sponsor of:*



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