

# VA LOAN COMPARISON

## PREVIOUS LOAN:

Loan Amount \$ \_\_\_\_\_  
Original Term (Months) \_\_\_\_\_  
Monthly payment \$ \_\_\_\_\_  
Interest Rate \_\_\_\_\_  
Original Borrowers \_\_\_\_\_  
\_\_\_\_\_

## PROPOSED LOAN:

Proposed Loan Amount \$ \_\_\_\_\_  
Proposed Term (Months) \_\_\_\_\_  
Proposed Monthly payment \$ \_\_\_\_\_  
Interest Rate \_\_\_\_\_  
  
Borrowers \_\_\_\_\_  
\_\_\_\_\_

## TIME TO RECOUP CLOSING COSTS:

Monthly decrease in payments \$ \_\_\_\_\_  
Total Closing Costs \$ \_\_\_\_\_  
Recoup Closing Costs \_\_\_\_\_ Months

I/We hereby certify that I/we understand the effect of the loan payment and interest rate involved in refinancing our home loan.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date