SUN WEST MORTGAGE COMPANY, INC.
6131 ORANGETHORPE AVENUE, SUITE 500
BUENA PARK, CA 90620
Phone: (562) 924-7884 Fax: (562) 924-6057
NMLS ID: 3277 Email: inquiry@swmc.com

VA RATE REDUCTION CERTIFICATION

Lender Name:	**Lender Address:**

EXISTING LOAN		**PROPOSED LOAN**	
Loan Number		**Loan Number**	
Loan Amount		**Loan Amount**	
Loan Term	Months	**Loan Term**	Months
Rate of Interest		**Rate of Interest**	
Monthly Payment		**Monthly Payment**	
Veteran Name		**Veteran Name**	
Spouse Name		**Spouse Name**	
Property Address		**Property Address**	

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

Note: If the final proposed monthly payment exceeds the previous payment by 20% or more, income documentation will be required upon lenders request to determine if borrower qualifies for the increased payment obligation and lender certification requirements can be met as applicable pursuant to VA Pamphlet HB 26-7, Chapter 6.

Lender Representative Date