



# FHA Streamline

## Refinance Loan

### About FHA Streamline

Have an existing FHA loan and want to lower your monthly payment? The FHA Streamline Refinance makes it simple to take advantage of lower interest rates — without the hassle of a full refinance.

This program is designed specifically for homeowners with an existing FHA-insured mortgage, offering a quicker, easier way to refinance with minimal documentation and no appraisal required.

### Benefits of an FHA Streamline



#### Lower Interest Rates

Reduce your rate and lower your monthly mortgage payment.



#### Minimal Paperwork

Enjoy a faster, simpler refinance experience with fewer forms and requirements.



#### No Appraisal Required

Skip the home valuation process — even if your property value has changed.



#### No Lender Fees

Save more — no lender fees on FHA Streamline refinances.

### Already Have an FHA Loan? You're Eligible!

If you currently have an FHA-insured mortgage, you may qualify to refinance quickly with little effort — often without income verification or credit documentation. It's one of the easiest ways to take advantage of today's lower rates.



Loan approval and terms are dependent upon borrower's credit, documented ability to repay, acceptability of collateral property, and underwriting criteria. For licensing information, go to: [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org). By refinancing a consumer's existing loan, the consumer's total finance charges may be higher over the life of the loan.