

119TH CONGRESS
1ST SESSION

H. R. 3384

To amend title 38, United States Code, to adjust fees for interest rate reduction refinancing housing loans guaranteed, insured, or made by the Secretary of Veterans Affairs.

IN THE HOUSE OF REPRESENTATIVES

MAY 14, 2025

Mr. VAN ORDEN introduced the following bill; which was referred to the
Committee on Veterans' Affairs

A BILL

To amend title 38, United States Code, to adjust fees for interest rate reduction refinancing housing loans guaranteed, insured, or made by the Secretary of Veterans Affairs.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Refinancing Relief for
5 Veterans Act”.

1 **SEC. 2. ADJUSTMENT OF FEES FOR INTEREST RATE RE-**
2 **DUCTION REFINANCING HOUSING LOANS**
3 **GUARANTEED INSURED, OR MADE BY THE**
4 **SECRETARY OF VETERANS AFFAIRS.**

5 The loan fee table in section 3729(b)(2) of title 38,
6 United States Code, is amended by striking the row in
7 subparagraph (E) (relating to interest rate reduction refi-
8 nancing loans) and inserting the following:

“(E)(i) Interest rate reduction refinancing loan (closed on or after August 1, 2025, and before December 31, 2025)	0.50	0.50	0.50
(E)(ii) Interest rate reduction refinancing loan (closed on or after December 31, 2025, and be- fore December 31, 2027)	0.25	0.25	0.25
(E)(iii) Interest rate reduction refinancing loan (closed on or after December 31, 2027, and be- fore December 31, 2032)	0.50	0.50	0.50
(E)(iv) Interest rate reduction refinancing loan (closed on or after December 31, 2032, and be- fore December 31, 2035)	0.75	0.75	0.75
(E)(v) Interest rate reduction refinancing loan (closed on or after December 31, 2035)	0.50	0.50	0.50”.

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