

VA LOAN PROGRAM

SERVING THOSE WHO HAVE SERVED US

Purchase your home using VA:

- No down payment
- Better terms and interest rates
- No monthly mortgage insurance
- Fewer closing costs
- Seller is allowed to pay all out of pocket costs (up to 4%)

Refinance your home using VA:

- No appraisal or credit check is required (on VA IRRRLs)
- All costs may be included in the new loan
- Lock in today to received today's historic low rate

Eligibility:

- **Active-duty:** Must have 90 days of continuous active duty*
- **Selected Reserve/National Guard:** Must have completed 6 credible years*
- **Separated from Service:** 24 months continuous active duty - with honorable discharge*
- Other requirements may apply*

* For additional eligibility, please visit: www.benefits.va.gov

**No lender fees on all VA loans
as of 11/01/20!**



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