

As an American company, we are proud to offer home financing to those who serve and have served our country. Guaranteed by the U.S. Department of Veterans Affairs, VA loans are specially designed with exclusive benefits for veterans, active duty servicemembers, and eligible surviving spouses. These loans are flexible in requirements and offer favorable terms. If you're a veteran or an active duty servicemember, there's no better mortgage product for you.

WHY GET A VA LOAN?

- 0% down payment
- Credit scores as low as 580 accepted (600 for manufactured housing)
- Lowest interest rates available for qualifying borrowers
- No monthly Private Mortgage Insurance (PMI)
- Available for purchase or cash-out refinance
- Streamline refinance (IRRRL) with no appraisal and minimum documentation (current VA loans only)

CALL TODAY TO LEARN MORE ABOUT VA LOANS



Phil Caulfield III Producing Branch Manager NMLS #386911

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