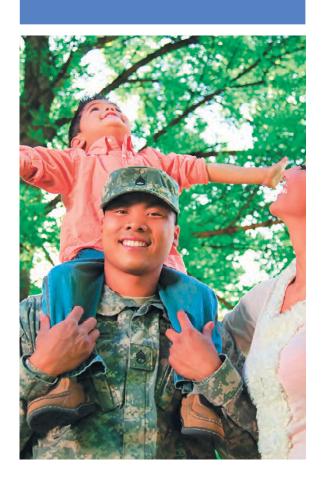


WHAT LOANS ARE AVAILABLE FOR VETERANS?



ARE YOU CONSIDERING PURCHASING A HOME? DON'T FORGET ABOUT THE VA LOAN!

A VA loan is a guaranteed mortgage loan supported by the US Department of Veteran Affairs which allows veterans to obtain home mortgages without a down payment.

The VA determines the eligibility and insurance for the loan, while a private lender disburses the loan. Eligible Veterans are those who served on active duty and have a discharge, other than dishonorable, after a minimum of 90 days of service during wartime or a minimum of 181 continuous days during peacetime.

DID YOU KNOW THAT VA LOANS OFFER:

- 0% Down Payment (more than 90% of VA loans require no down payment)
- No Mortgage Insurance
- No Pre-payment Penalty
- You Do Not Have to be a First-Time Homebuyer

IF 100% FINANCING ISN'T ENOUGH, THERE ARE ADDITIONAL BENEFITS AVAILABLE FOR VETERANS WHO ARE READY TO PURCHASE:

- VA home loans are assumable, provided the person assuming the loan is qualified.
- You may be eligible to have your VA funding fee waived, check with your mortgage representative for details.
- You have the VA behind you offering additional assis tance if you ever find you are having problems making your home loan payments at any time.

All Veterans must qualify; they are not automatically eligible for this program.

Contact me for details:



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