

VA LOANS

100% Financing up to \$417,000
for military personnel & veterans

Every day, military personnel and veterans enter the real estate market, unaware there is a financing option exclusively for them.



Ensure Homebuyers
in the Military
Receive the VA Loan
They've Earned
& Deserve

The Best Loan Program for Men & Women Who Serve

Who qualifies for a VA loan?

- Veterans
- Active-duty service members
- Reservists & National Guard who have served or currently serve on active duty.

What benefits are there to VA loans?

- 100% Financing for purchase or refinance
- 30-year fixed rate or adjustable-rate loans
- Credit score requirements start below 680
- Available to veterans & their spouses

Other Benefits Include:

- No monthly mortgage premiums
- Appraisal for the property's value

What's the difference between a VA loan and an FHA loan?

- **FHA loans** are guaranteed by the Federal Housing Administration & require a minimum 3.5% down payment.
- **VA loans** are guaranteed by the Veterans Administration & offer 100% financing. Borrowers must have served in the armed forces for a specific time period.

What property types qualify for VA loans?

- 1-4 Family residential properties
- VA or FHA-approved condos
- Townhomes

Farm residences are ineligible for VA loans; however, there is no maximum acreage for a property & funds can be applied to home construction, repair, alteration & improvement.

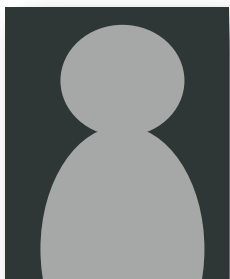
What's the minimum and maximum amount a person can borrow?

The maximum VA loan amount with no down payment is \$417,000. In specified "high-cost" areas, that loan limit can peak at \$1,000,000.

Do VA loans take longer to close than other loan programs?

PrimeLending can close your VA loans in 30 days or less.

Call me if you have additional questions!



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