

# 100% FINANCING ON VA HOME LOANS

The Department of Veterans Affairs has created mortgage programs designed specifically for military personnel, veterans, and surviving spouses of those who have so valiantly served our country. VA mortgage programs are among the most important benefits available to our military!



## PROGRAM HIGHLIGHTS

- 620 minimum qualifying credit score
- 10-, 15-, 20-, 25-, and 30-year fixed rates available
- Up to 100% LTV for purchase and refinance transactions
- No LTV limits for VA Interest Rate Reduction Refinance Loans (IRRRLs) for transaction with less than one discount point

## ELIGIBLE TRANSACTIONS

- 1- to 2-unit primary residences
- Non-owner occupied residences allowed for IRRRLs
- VA approved condos and PUDs
- Manufactured housing
- Purchase transactions
- Cash-out (Type I and Type II)
- Jumbo VA program also available\*

## ELIGIBLE BORROWERS

- Active duty
- Veterans
- Reservists
- National Guard
- Surviving spouses†

\* Additional restrictions apply.

† See guidelines for specific details about surviving spouse eligibility.

**CONTACT ME TODAY  
TO LEARN MORE!**