



How may we **SERVE YOU?**

VA Mortgage Program

The Veterans Administration loan program enables veterans and active duty personnel to purchase or refinance a home with favorable loan terms.

Features:

- ▶ Loan amounts up to \$424,100, with ZERO down payment.
- ▶ 100% Loan-to-value cash-out refinances.
- ▶ Seller credits allowed for closing costs.
- ▶ 30 or 15-Year fixed rate mortgage.
- ▶ 5-Year adjustable rate mortgage.
- ▶ Less-than-perfect credit may be accepted.
- ▶ No monthly mortgage insurance = Lower monthly payment.

Eligible Properties:

- ▶ 1 to 4 unit property
- ▶ PUD's
- ▶ Modular or manufactured

*Geographic restrictions may apply. Programs available only to qualified borrowers. Rates and Programs subject to change without notice. Underwriting terms and conditions apply. VA = Veterans Administration. VA not affiliated with Lender.



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