



VA LOANS

**No Down Payment. No PMI.
Exclusive Benefits for Veterans.**

The VA Home Loan program is a powerful tool for eligible veterans, active-duty service members, and certain surviving spouses, offering favorable terms to make homeownership more accessible.

- ❖ Minimum Credit Score of 640
- ❖ Only Pay on What You Borrow
- ❖ Lower Interest Rates vs Credit Cards
- ❖ No Down Payment required
- ❖ No Private Mortgage Insurance (PMI)
- ❖ No Minimum Credit Score
- ❖ Limited to No Closing Costs
- ❖ Competitive Interest Rates
- ❖ Certificate of Eligibility (COE) required
- ❖ Must Meet Service Requirements
- ❖ IRRRL & Cash out Refinances

Give us a call for a free, no-cost consultation



**CARLDEN
LAINFIESTA**

**JOANN
MARTINEZ**

**KEN
SMITH**

**ARLETT
HAMILTON**

**DYWON
GLENN**

**RYAN
HALL**