



## Take advantage of today's low rates and your VA loan entitlement to buy a home or refinance your current mortgage!

If you're a **Veteran, active-duty personnel, reservist, or surviving spouse of a Veteran with full VA entitlement available**, you may qualify for Academy Mortgage's VA Loan Program which offers up to 100% home financing and can be a great option for purchasing a home—especially if you have limited funds for a down payment.

### Program Details

- Zero money down.
- No monthly mortgage insurance.
- Gifts and seller contributions accepted toward closing costs.
- No cash reserves required on a 1-unit property.
- Eligibility based on Veterans Affairs Certificate of Eligibility.
- VA funding fee may be financed.
- Option to pay off some consumer debt with the refinance loan program.
- 1-4 unit primary residences with restrictions.
- VA assistance is available to Veterans with VA guaranteed home loans in default.

**Contact me today to see if a VA Loan is an ideal solution for you.**

Academy proudly offers loan products that meet the home financing needs of active-duty military and Veterans nationwide.



### Steph Chapple

NMLS #1667806 | Loan Officer  
(970) 443-3763 - Cell  
(970) 530-0489 - Office  
steph.chapple@academymortgage.com  
academymortgage.com/about-us/team/stephchapple  
1951 Wilmington Dr.  
Fort Collins, CO 80528

LO State Lic#: CO 100509458; WY 8022



### Amy Martin

Broker Associate  
(970) 698-0196 - Cell  
amy@homesbyamymartin.com  
homesbyamymartin.com  
125 S. Howes Street - Suite 120  
Fort Collins, CO 80521  
FA.100078374



Corp NMLS# 3113 | Equal Housing Lender | Corp State Lic#: WY: 1386; CO: 3113

All mortgage products are subject to credit and property approval. Rates, program terms, and conditions are subject to change without notice. Not all products are available in all states or for all amounts. Additional conditions, qualifications, and restrictions may apply. This is not an offer for extension of credit or a commitment to lend. Please contact Academy Mortgage for more information. Consult your financial advisor about consolidating short-term debt into long-term debt. MAC322-1474270