Veterans Affairs Loan (VA)

Loans through the Department of Veterans Affairs to eligible veterans, reservists, active-duty personnel or eligible family members.

Veterans can achieve the dream of homeownership with us! A VA home loan is guaranteed by the United States Department of Veterans Affairs. The program is for American veterans, military currently serving in the U.S. military and honorably discharged veterans. Down payments are not required.

* Available to active duty personnel and honorably discharged veterans
* Up to 100% financing available
* Fixed and adjustable interest rates
* Closing costs may be paid by seller
* No monthly mortgage insurance

## ****FAQ’s****

### **What is a VA home loan?**

These loans are issued by private lenders and guaranteed by the U.S. Department of Veterans Affairs (VA). These loans help veterans and active military purchase homes without needing a down payment or excellent credit.

### **How do I apply for a VA loan?**

A mortgage lender that offers a VA home loan program will help you obtain this type of loan. You will be required to get a Certificate of Eligibility from VA to prove to the lender that you are eligible for a VA loan.

### **Who is eligible for a VA loan?**

Most veterans and active duty service members are eligible and must meet certain requirements. VA loans are available to surviving spouses of military members who died in the line of duty. A lender can verify eligibility.