

# VA Home Financing with Built-in Benefits

Since VA loans are partially backed by the federal government, we are able to offer loans to qualified military borrowers with little or no down payment.

## Other major benefits include:

- A selection of loan types: VA mortgages includes fixed-rate loans and adjustable-rate mortgages (ARMs). Temporary buydowns can make your first years in your new home more affordable.
- High balance loans: If you're buying a home in a high-cost area, you may qualify for up to \$1.5 million in loan funds.
- Flexible credit qualifying: FICO scores from 580 may qualify for VA financing. Some restrictions may apply - ask me for details
- A variety of eligible property types: In addition to single-family properties, you may buy a VA-approved condominium, modular home or a home in a Planned Urban Development (PUD).
- Lasting entitlement: If you pay off or sell a home purchased with VA financing, you may qualify to "re-use" this benefit and purchase your next home with a VA loan.

**As a local mortgage professional, I can guide you through every step of the VA loan process. Contact me today!**



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