

VA Loans: Getting Vets into Homes



Are you a veteran, reservist, active-duty personnel, or surviving spouse of a veteran? You can apply for a Veteran's Administration loan with us, a qualified VA lender. Take advantage of your right to apply for a VA loan to get into your new home or refinance your current loan!

- Available to veterans, reservists, active-duty personnel, and surviving spouses of veterans, based on military entitlement
- No down payment¹
- No cash reserves
- No application fee
- No monthly mortgage insurance premiums
- VA funding fee may be financed
- Seller is required to pay certain closing costs thus decreasing the closing costs for the borrower
- May pay off some consumer debt with the refinance loan program²
- 1-4 unit primary residences may qualify with restrictions
- VA assistance to veterans in default

Call me today to learn more about qualifying for a VA loan!



George A. Nava
Real Estate Loans

George A. Nava - Direct (760) 455-6373 FAX (877) 891-6251
P.O. Box 1742 Brawley, CA 92227
Mortgage and Real Estate Broker | NMLS #284774

Make sure you understand the features associated with the loan program you choose, and that it meets your unique financial needs.



Equal Housing Lender. Information is subject to change without notice. This is not an offer for extension of credit or a commitment to lend. 1. Up to 100% financing (based on VA lending limits) may be available for purchase loans and up to 90% for cash-out refinances. Gift funds or bond programs for closing cost assistance are allowed. 2. Please consult your financial advisor about the consolidation of short term debt into long term debt.

Questions About VA Financing?



- What is the maximum sales price I can purchase with no down payment?
- What type of property can I purchase?
- Are VA loans assumable?
- How can I obtain a Certificate of Eligibility?
- What if my spouse is overseas or at a duty station when the loan closes?
- How long will it take to close my VA loan?
- What if I have used my eligibility before?
- Is VA financing the best home loan option?

I would greatly appreciate an opportunity to answer your questions about VA financing. Please call me.



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Ready to Refinance Your VA Loan?



Cash out refinance transactions are not permitted and there may be no more than one late payment on the existing VA loan in the past 12 months.

When you choose a **VA Streamline Loan**, you can refinance your existing VA loan with less paperwork and lower costs than you would have with other home loan refinancing solutions. Refinancing your current VA loan can be an **easy and streamlined process**. You may qualify with:

- **Limited asset verification**
- **Low to No Closing Costs options**

Now may be a great time to refinance into the VA Streamline to lower your interest rate. **Call me today to see if this is the right choice for you!**



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