

VA Loan – Quick Facts



- 100% Financing
- \$0 Closing cost possible
- No Private Mortgage Insurance
- 620 Credit score approval
- Low rates and fees

VA Loans

The Department of Veteran Affairs does not loan money! They provide the guidelines lenders must follow and they also provide the lender a guarantee so you're not required to pay for mortgage insurance.

VA Certificate

The Department of Veteran Affairs does not provide an online certificate request. Most lenders will require you to get it and that could take up to 6 weeks by mail. However, as an approved VA Lender we have been given special access to the VA system allowing us to get your certificate electronically within seconds.

Credit requirements

The Department of Veteran Affairs and most lenders require that you have a minimum credit score of 620, no bankruptcies within the last 24 months and no recent collections.

VA Funding fee

VA Funding fees are fees charged by the Department of Veteran Affairs, not your lender. The fee can be financed with your loan or paid at closing. If you are retired and receive any VA disability, you are exempt from the fee.

Example \$200,000 loan X 2.15 (first time buyer) = \$4300 VA funding fee.

	Active duty / Retired		Guard / Reserve	
	First time use	Additional use	First time use	Additional use
\$0 Down payment	2.15%	3.30%	2.40%	3.30%
5-10% Down payment	1.50%	1.50%	1.75%	1.75%
10% or more down payment	1.25%	1.25%	1.50%	1.50%

Get more information at www.VA-Loan.com

VA-Loan.com Benefits

- Unlike other lenders, we specialize only in VA Loans
- All Loan officers have military connections (retired or spouses)
- NO Application Fee
- We rate shop for you
- VA Certificate provided!
- Low Rates and Fees (NO JUNK FEES)
- Loans in all 50 states, serving veterans everywhere
- Fast Approval so you can start shopping
- We work with overseas and deployed members
- We support you – periodic monthly specials and discounts



Visit www.VA-Loan.com | Call Toll Free – 877-698-2669 | Email mortgage@MilitaryLink.net
MilitaryLink LLC is veteran owned and a proud member of the Southern Colorado Better Business Bureau