Your Home Our Mission

A VA Loan guide for America's heroes

Home Loans Made Simple.

PrimeLending®

What is a VA Loan?

VA loans are backed by the U.S. Department of Veteran Affairs, and are available for qualified veterans, active service members and their spouses at some mortgage companies and banks. Each VA loan is partially guaranteed by the government, which gives lenders some flexibility to offer loan terms and benefits that are favorable to home buyers.

What are the benefits of a VA loan?

There's good reason VA loans are such a popular choice among eligible borrowers — they come with a multitude of exclusive perks. We're proud to offer all of the following benefits and more:

No Down Payment*

There's no need to stress about saving for a down payment anymore! Many loans require between 3% and 20% down, but with a VA loan you won't be required to put a cent down.

Lower Interest Rates

There's a lower risk for lenders because this is a government-backed loan, meaning your monthly payment can be lower and help save you thousands over the life of your loan.

Flexible Borrowing Terms

It's no secret that your debt-to-income (DTI) ratio plays a large part in calculating your loan terms. The good news is that a VA loan allows for a higher DTI than other major loan programs out there, helping get you closer to approval.

No PMI

The monthly insurance payment looms over the head of many buyers, but with a VA loan there will never be a need for private mortgage insurance (PMI).

Easier Refinancing

Whether your goal is to lower your monthly payments or to cash in on the equity you have in your home, a VA refinance may be the solution. Plus, a VA cash-out refinance** lets you access up to 90% of your equity.

VA Assistance

In the unfortunate event you become delinquent on your loan, there's possible assistance from the VA.

Exclusive Offers for Disabled Veterans

If you've sustained a service-connected injury, you may be eligible for VA Funding Fee Exemption, Specialty Adapted Housing (SAH) Grant and a possible Property Tax Exemption.

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*Down payment waiver is based on VA eligibility
**All loans subject to credit approval and meeting eligibility requirements. Restrictions apply. Must meet minimum equity requirements. By refinancing an existing loan, the payments and total finance changes may be higher over the life of the loan.

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Who QUALIFIES for a VA loan?

In addition to meeting credit and income requirements, you must obtain a valid Certificate of Eligibility from the VA. All veterans, active service members and their spouses are eligible to qualify if they meet one or more of the listed requirements:

- Active service duty of 90 consecutive days of combat
- Active service duty for 181 days of peace
- Served for 6 or more years in the National Guard or Selected Reserve
- A spouse of a veteran who died while in service or from a service-connected disability
- You or your spouse are active or retired military for U.S. Army, Navy, Air Force, Marines, Coast Guard, National Guard and Reserve and US. Military academies.

VA Loan Eligibility Chart

Status	Qualifying Event	Active Duty Dates	Active Duty Service[1]
Current Active Duty	Any	Any	90 cont. days
Veterans	Gulf War	8/2/1990 - Present	90 cont. days
	24 month rule	9/8/1980 - 8/1/1990[2]	181 cont. days
	Post-Vietnam	5/8/1975 - 9/7/1980[3]	181 cont. days
	Vietnam	8/5/1964 - 5/7/1975[4]	90 total days
	Post-Korea	2/1/1955 - 8/4/1964	181 cont. days
	Korean War	6/27/1950 - 1/31/1955	90 total days
	Post-WWII	7/26/1947 - 6/26/1950	181 cont. days
	WWII	9/16/1940 - 7/25/1947	90 total days
	National Guard & Reserves (Gulf War)	8/2/1990 - Present	90 cont. days

[1]Requirements vary based on several factors, including disability/hardship for service members and other factors. For more details, reference the U.S. Department of Veterans Affairs.
[2]Officer start date: 10/17/1981
[3]Officer end date: 10/16/1981
[4]Start date for service in the Republic of Vietnam: 2/28/1961

How can you use a VA loan?

There are three types of VA loans to choose from: **purchase, refinance and renovation**. All these solutions have a max loan amount of $1 million or more, so there is plenty of flexibly to find your perfect fit!

PURCHASE

Are you ready to make the leap and buy your dream home. A VA loan offers benefits like no down payment, higher loan value, no private mortgage insurance (PMI) and more!

REFINANCE

If you find yourself needing to refinance your mortgage, a VA refinance loan is an excellent choice to leverage your home's equity. Options include an Interest Rate Reduction Refinance Loan (IRRRL) and a cash-out refinance that lets you withdraw up to 90% of your home's value.

RENOVATION

Transform that fixer upper into your own personal oasis with a VA renovation loan! You'll be able to take on projects of all scales — from updating light fixtures to giving the kitchen a much-needed facelift.

What's the VA Loan process?

Here are the primary steps you need to complete to get a VA loan.

1. Get your COE (Certificate of Eligibility) to confirm you're eligible for a VA loan.
2. Get approved – We'll guide you through the process from completing the application to providing documentation.
3. Find your dream home! With your approval in hand, you'll be able to shop with confidence.
4. Sign your purchase agreement.
5. Start the VA appraisal and underwriting process required to ensure the property is safe, structurally sound and sanitary.
6. Close on your home and celebrate!

You Can Count on Us

Getting a VA loan can be a stressful experience, but it doesn't have to be. I'll be by your side every step of the way, helping you navigate the process with ease. You'll enjoy peace of mind knowing I'll work tirelessly to make your homeownership dreams a reality.

4.9 STAR
GOOGLE RATING

20K+
ZILLOW 5-STAR REVIEWS

96%
CUSTOMER SATISFACTION*

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*Survey administered and managed by an independent third party following loan closing. 96% satisfaction rating refers to the average overall satisfaction rating our customers gave during the period 01/01/24-12/31/24.

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Contact us today to learn about VA home loans!

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