

VETERANS AND ACTIVE MILITARY— THE VA MORTGAGE PROGRAM WILL HELP YOU PURCHASE OR REFINANCE

The economy has caused tighter lending requirements across the nation. However, the VA program is as strong as ever with regard to offering to help our military with their housing needs.

- No down payment required
- Seller can pay all closing costs
- Gifts can be used for all cash requirements
- Refinances of present VA loans without re-qualification
- Refi non-VA loans with cash out
- Help for those with credit issues.
- Those on VA disability may be eligible for funding fee exemption

WE ARE YOUR VA EXPERTS!

**With years of experience, we can help
those in the military and veterans
make full use of their benefits!**

