VA Loans: The Benefit You Earned

$0 down, no monthly mortgage insurance, for eligible veterans and active duty.

WHAT A VA LOAN IS

A mortgage guaranteed by the Department of Veterans Affairs for eligible veterans, active duty service members, and surviving spouses. It is widely considered the strongest loan program in the market.

WHY IT WINS

Zero down payment, no monthly mortgage insurance ever, competitive rates, and limits on what fees veterans can be charged. With full entitlement there is no loan limit.

THE FUNDING FEE

Most borrowers pay a one time funding fee that can be financed into the loan. It drops with a 5% or 10% down payment and is waived entirely for veterans with a service connected disability rating.

QUICK FACTS

- **$0 down payment for eligible borrowers**
- **No monthly mortgage insurance, ever**
- **Funding fee reduced by down payment, waived if exempt**
- **Reusable benefit, not one time only**
- **Condos need VA project approval**

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YOUR MORTGAGE GUIDE
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