■■ VA Home Loan Guide

Everything You Need to Know About Your VA Home Loan Benefit

The VA Home Loan is one of the most valuable benefits available to eligible veterans, active-duty service members, qualifying National Guard and Reserve members, and many eligible surviving spouses. Backed by the U.S. Department of Veterans Affairs, this program helps make homeownership more affordable by reducing upfront costs and offering flexible financing options.

Why Veterans Choose VA Loans

• **$0 Down Payment** – Many qualified buyers can finance 100% of the purchase price, allowing them to buy sooner without saving for a large down payment.

• **No Private Mortgage Insurance (PMI)** – Unlike many conventional loans, VA loans do not require monthly PMI, often saving hundreds of dollars each month.

• **Competitive Interest Rates** – VA loans frequently offer lower interest rates, reducing your monthly payment and the total interest paid over the life of the loan.

• **Flexible Credit Guidelines** – While lenders set their own standards, VA loans generally offer more flexibility than many conventional loan programs.

• **Limited Closing Costs** – The VA limits certain fees that veterans can be charged, helping reduce out-of-pocket expenses.

• **Reusable Benefit** – Many veterans can use their VA loan benefit more than once, provided eligibility requirements are met.

Common VA Loan Myths

Myth: You can only use your VA loan one time.
Fact: Many veterans can restore and reuse their benefit.

Myth: VA loans take much longer to close.
Fact: With an experienced lender and REALTOR®, VA loans often close on schedules similar to other loan types.

Property Pom Tip ■

Get pre-approved before you start shopping, avoid opening new credit accounts or financing large purchases during the loan process, and work with professionals who understand VA financing. These simple steps can help your transaction stay on track.

Need Help?
Property Pom™ helps veterans understand the home-buying process with simple, practical guidance.

Mike DeLuna, REALTOR®
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"Property Pom sniffs out the information... Mike helps you make the right move."