VA's Homeownership Mission

About the VA Home Loan Guaranty:

Through their home loan guaranty benefit, the U.S. Department of Veterans Affairs (VA) helps Servicemembers, Veterans, and eligible surviving spouses become homeowners.

The VA guarantees a portion of the buyer's home loan, acting as the "insurance" that is provided to the mortgage lender.

VA Home Loan Advantages:

- No down payment is needed as long as the sales price doesn't exceed the appraised value.
- No private mortgage insurance is required.
- VA rules limit the amount buyers can be charged for closing costs.
- · Closing costs can be paid by the seller.

Additional information to keep in mind:

- There is a VA Funding Fee that must be paid at closing. The fee can be financed or paid in cash.
- You can reuse the home loan guaranty benefit.
- VA-backed loans are assumable, as long as the person assuming the loan qualifies.

For more information about VA Home Loans, contact:





Darren Ferlisi Mortgage Loan Originator NMLS# 139611

Direct: 301-448-0749

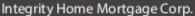
Fax: 240-415-5019

dferlisi@ihmcloans.com

www.homeloanswithdarren.com

5300 Westview Drive, suite 408 - Frederick, MD 21703

Integrity Home





For mortgage company or individual licensing information, visit the Nationwide Mortgage Licensing System & Registry (www.nmlsconsumeraccess.org)
This is not a commitment to lend or extend credit. All loans, credit and collateral are subject to approval. Restrictions and conditions may apply. Terms, rates, data, programs, information and conditions are subject to change without notice, and may not be available in all areas. Revised 02/15/2016