

# VA Loans for Veterans



We specialize in offering VA loans for military clients including active-duty personnel, veterans, reservists, National Guard members, and their surviving spouses.



Down payment & PMI\*



Lender fees



No loan limit for veteran with full VA home loan entitlement.\*\*

## Advantages of a VA loan

- No Entitlement.\*\*
- No cash reserves.
- VA funding fee may be financed.
- Seller can pay certain closing costs thus decreasing the closing cost to you, the client.
- Potential to pay off some consumer debt with the refinance loan program.\*\*\*
- 1-4 unit primary residences with restrictions.
- VA assistance to veterans in default.

\*Up to 100% financing (based on VA lending limits) may be available for purchase loans and up to 90% for cash-out refinances. Gift funds or bond programs for closing cost assistance are allowed.

\*\*Eligible veterans, service members, and survivors with full entitlement no longer have limits on loans over \$144,000. More information at: <https://www.va.gov/housing-assistance/home-loans/loan-limits/>

\*\*\*Please consult your financial adviser about the consolidation of short-term debt into long-term debt.



KELLER  
Home Loans

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