



# VA LOAN

The VA loan product is made by private lenders and guaranteed by the Department of Veterans Affairs (VA). VA loans are designed to help serving military members and veterans obtain financing at very reasonable rates. VA loans offer financing up to 100% of the home's appraised value. They also place some limits on mortgage loan amounts, and they can vary by county location.

## Characteristics

- 100% financing**
- For military borrowers only; credit rating 580+**
- Does not require mortgage insurance; there is no income limit**
- No initial fee**

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