



VA LOAN PROGRAM FACT SHEET

This program offers up to 100% financing, no monthly Mortgage Insurance for loans up to \$679,650.

Loan amounts greater than this benchmark are subject to certain fees and a higher down payment.

For more information, visit www.directmortgageloans.com/loan-products

Note: Form 26-1880 Certificate of Eligibility required to proceed. To qualify, the applicant must be certified by the VA department.

SPECIAL FEATURES

- Reduced fee program: disabled veterans may be eligible to waive fees
- No down payment
- No monthly Mortgage Insurance required
- Greater forgiveness for derogatory credit items
- Seller credits allowed to pay for closing costs, prepaids and buydowns
- VA allowable closing costs only
- No prepayment penalty

ELIGIBILITY

The terms and qualifications are determined by the Certificate of Eligibility issued by the VA Department.

Generally, the following people are eligible:

- Veterans who meet length of service requirements
- Service members on active duty who have served a minimum period
- Certain Reservists and National Guard members
- Certain surviving spouses of deceased Veterans

**For more information on this and other financing options,
please contact your favorite mortgage loan officer today.**



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THE MICHELLE JACINTO TEAM OF
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Eligibility and approval is subject to completion of an application and verification of home ownership, occupancy, title, income, employment, credit, home value, collateral and underwriting requirements. Direct Mortgage Loans, LLC is licensed in Indiana. Direct Mortgage Loans, LLC NMLS ID# is 832799 (www.nmlsconsumeraccess.org). Direct Mortgage Loans, LLC office is located at 8227 Wicker Avenue, Saint John, IN 46373.