

VA Loan

Is it right for you?



VA loans are available to any veteran or active military member of the U.S. Army, Navy, Marines, Air Force and National Guard, including reservists. In some cases, their surviving spouses may also be eligible. VA loans have many benefits for eligible homebuyers, yet many eligible vets do not take advantage of them.

Could you benefit from a VA Loan?

- ☐ Are you a veteran or active military member, or have you been honorably discharged from any branch of the armed services?
- ☐ Are you the widow or widower of an eligible veteran?
- ☐ If you are looking to refinance, would you like to be able to cash out up to 100% of the equity in your home?
- ☐ Would you like to negotiate the interest rate that you'll pay on your mortgage?
- ☐ Are you looking for a fixed-rate mortgage?

The Basics of VA Loans

- VA loans do not require any mortgage insurance premiums, or MIPs, that might be associated with other types of loans.

- VA loans have caps on closing costs, so you may pay less at closing than you would with other types of loans.
- No down payment is required for a VA loan unless the purchase price of the home exceeds the home's value
- In some cases, you may not have to get an appraisal on your home if you opt for a VA loan.
- VA loans usually have quick, simple approvals.
- The VA can provide hardship assistance to help you pay your mortgage payments in the event that you have a loss of income or other eligible personal catastrophe.

Want to know more about VA loans and find out if one could be right for you and your family's situation? Call one of our personal mortgage advisors today, toll free, at **877-480-8050**.



Why choose NLC Loans?

- We offer forward thinking mortgage solutions for all types of consumers
- Our staff is comprised of compassionate mortgage professionals
- Enjoy the benefits of working with a direct lender—not a broker
- Close your loan is as little as 30 days



Call us today at **877-480-8050**

Nations Lending Corporation • 4 Summit Park Drive, Suite 200, Independence, Ohio 44131 • NMLS Unique Identifier #32416

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