

1st Choice Mortgage Co.

# VA LOANS



## LOAN PROGRAMS AVAILABLE FROM VETERANS ADMINISTRATION



### Other restrictions or benefits:

- FICO Scores down to 580.
- Short time period out of Bankruptcy.
- 2-3 years out of Foreclosure.
- Utilize BAH and BAS for income qualification purpose
- Used you VA already, no problem, VA can be used for multiple homes.

*You have served your country and now it is time to take advantage of your benefits!*

1st Choice Mortgage is honored to offer Military Personal and their family, the opportunity of Home Ownership, and the VA loan is a GREAT opportunity to get 100% financing on a new home.

Our VA Loan Specialist can assist you with:

- Understanding the VA Loan and all of its benefits
- Automatically assist you in retrieving your: DD-214, Statement of Service and Certificate of Eligibility.
- Assist in completing all the required VA forms.
- Analysis of financial and budgeting information required by the VA.

**Call us today so we can assist you on your path of Home Ownership**

### What are the advantages of a VA Home Loan?

- May borrow up to \$417,000
- **No down payment is required!**
- More debt (than normal) is allowed
- Cash reserves are not required
- VA Funding Fee can be financed
- More derogatory credit is allowed
- 4% seller contributions including pre-paid expenses are allowed
- Monthly mortgage insurance is not required
- Streamline Refinance Options
- Protection when deployed



### Who is Eligible?

- WWII veterans (9/16/1940) to Persian Gulf veterans (present)
- Active duty members
- Members of the National Reserve/Guard With appropriate time in.
- Disabled veterans Also may have Funding Fee Waived.
- Unmarried surviving spouses

\*The veteran must have served 2 years or the full period in which called or ordered

**1ST CHOICE**  
**MORTGAGE COMPANY**

*"Providing superior customer service and the lowest rates for over 19 years"*

1110 N. Five Mile Rd., Boise, ID 83713  
Phone: (208) 375-LOAN (5626) WEB: [www.375LOAN.com](http://www.375LOAN.com)  
NMLS # 380736

