



VA Loans Exclusively for **Veterans and Military Personnel**

We have the knowledge and experience to guide you through your VA loan

- Active Duty - Veterans - Reservists
 - 100 % Financing*
 - VA loans to \$1.5 Million
 - No Monthly Mortgage Insurance Premiums
 - Not Limited to First-Time Home Buyers
 - Closing costs may come from a gift or be paid by seller
 - VA IRRRL - Streamline Rate Reductions Refis
 - No Funding Fee for Disabled Veterans
 - As a Veteran, our network of lenders may be able to cover many of the loan fees typically associated with a home loan.
 - Primary Residence: Single Family Residence 1 to 4 units, Condos and Planned Units Developments (PUDs)
- 100% allowed up to county limit

Visit the VA Home Loan Benefits page: www.benefits.va.gov/homeloans/



Bay Credit Union
Your Community Credit Union
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