

32605 Temecula Parkway Suite 203 Temecula, CA 92592 Phone (951)699-9466

## VA Mortgages

0 Down Payment

For veterans and their spouse - or spouse of deceased veteran

Only 1 origination point can be charged to the borrower

Financed up front funding fee

No Monthly mortgage insurance

Seller can pay up to 4% in buyer closing costs

Credit score 600+

Borrowers must show income to qualify

No reserve requirement

Spouse's credit debt in a community property state must be added to the total debt

Fixed rate terms of either 30 and years

Government insured