

# VA Loan

Making it easier for veterans to obtain financing for home ownership.



Veteran Affairs (VA) loans are available to veterans and active military members. VA are made guaranteed by the Department of Veteran Affairs, and VA loans are somewhat easier to qualify for than conventional mortgages.

## PROGRAM HIGHLIGHTS (IN SOME SITUATIONS VA LOANS):

- Can be obtained without any down payment.
- Mortgage insurance not required with less than 20% down.
- VA does not require a certain credit score for a VA loan

\* Although the costs of getting a VA loan are generally lower than they are for other types of low-down payment mortgages, they still carry a one-time funding fee that varies, depending on the down payment and the type of veteran.

Subject to credit approval and certain restrictions may apply. Equal Housing lender NMLS# 129386 This is not a commitment to lend. Mortgage 1 Inc. is not affiliated with your current lender. Minimum and maximum loan amounts apply. All approvals are subject to underwriting guidelines. This is not a commitment to lend. Restrictions apply. All Rights Reserved. Mortgage 1 Inc. is not acting on behalf of or at the direction of USDA, Fannie Mae or Freddie Mae or the federal government. (5.00% Interest rate has a corresponding Annual Percentage Rate of (APR) of 5.12% with a 180-month term Rates effective 6/01/2018. Rates are not guaranteed and may change daily. APR is based on a \$100,000 loan amount/ Max Loan amount is dependent on your county limits. Rates assume 20% down) APR's and loan amounts may vary at any time subject to equity, qualifications and market conditions. Minimum and maximum loan amounts apply. The loan information used in connection with this offer was derived from public records. There are no prepayment penalties. Depending on the type of loan the rate may vary after the close. Mortgage 1, Inc. is an Equal Housing Lender. As prohibited by federal law, we do not engage in business practices that discriminate on the basis of race, color, religion, national origin, sex, marital status, age (provided you have the capacity to enter into a binding contract), or because you have, in good faith, exercised any right under the Consumer Credit Protection Act. The federal agency that administers our compliance with these federal laws is the Consumer Financial Protection Bureau P.O. Box 4503 Iowa City IA 52244

6207 Harvey Street Muskegon Ste B, MI 49444 | 231.799.2606  
11539 E Lakewood Blvd Ste 40 Holland, MI 49424 | 616.649.3420

Michigan Mortgage is a division of Mortgage 1, Inc NMLS 129386 

 **MICHIGAN  
MORTGAGE**  
michmortgage.com