



**100% FINANCING
REAL LOANS, REAL PEOPLE, REAL ESTATE
VETERANS ADMINISTRATION LOAN**

What is a VA Loan?

A VA Loan is guaranteed by the Department of Veteran Affairs. It is for individuals who are retired or active duty military, and meet the VA requirements of eligibility. As an approved sponsored VA lender, we can obtain your Certificate of Eligibility for you, free of charge. If you have used your eligibility previously, and that VA loan has been paid off, we can reinstate your eligibility as well. A VA Home loan allows you to finance 100% of your home purchase (obviously the property must appraise), with **no monthly mortgage insurance**. This can save you thousands over the life of your loan. We are experts at VA loans and unique paperwork and qualification required.

HOW DO I QUALIFY?

- Up to 100% LTV Financing
- Available with 600+ Credit Score
- First Time Home Buyers OK
- No Maximum Loan Amount
- Must not Have Another Outstanding VA Loan
- Must provide proof of Income and Assets
- Owner Occupied Homes Only
- Must meet Residual Income Guidelines based on Household Size and Locality

VA LOAN DETAILS

- No Mortgage Insurance
- VA Funding Fee can be Financed into the Loan
- 4% Allowed for Seller Contributions
- Borrower Must be VA Eligible, Certificate of Eligibility required
- 30 Year Fixed
- 15 Year Fixed
- 5/1 ARM
- Purchase, Refinance or Cash out Refinance

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PEOPLE
ESTATE

HOW DO I APPLY?

Go On-Line at www.CliftonServices.com

or

Call us at 888-681-0777

CONTACT US TODAY AT

www.CliftonServices.com

670 N. ORLANDO AVE, SUITE 101

MAITLAND, FL 32751

407-681-0777 TEL



Clifton Financial Services, Inc is an Equal Housing Lender
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CO Disclosure: Check the license status of your mortgage loan originator at <http://www.dora.state.co.us/real-estate/index.htm>

