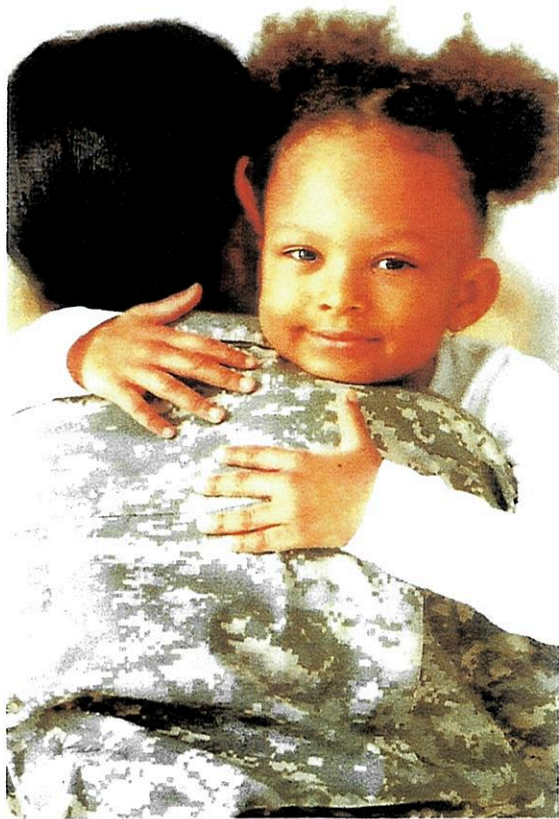


The truth about VA loans



Myths about VA loans may be preventing qualified veterans, reservists, active duty service members, and eligible spouses from taking advantage of this low- to no-down payment mortgage option.

Eligibility

Myth	Fact
Active duty service members are not permitted to exercise their VA loan entitlement.	Active duty and deployed service members may be eligible.
National Guard members and reservists are not eligible.	National Guard members and reservists may be eligible.

Opportunities

Myth	Fact
Borrowers can use the VA entitlement option only once and only to purchase their first home.	The VA loan benefit can be used more than once to purchase a primary home.
VA purchase loans take longer to process.	At Wells Fargo, it takes an average of less than two more days to process a VA purchase loan than a conventional purchase loan.
VA loans do not have the flexibility to transfer loan balance and terms to a homebuyer.	VA loans are assumable by qualified veteran and non-veteran homebuyers.

Contact me to learn more



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Local market knowledge. Benefits of a nationwide lender.

The homebuying market is always changing. So having an experienced lender by your side can make all the difference. As part of an integrated team of lending professionals, I'm the one person you need to contact. I have access to in-house lending professionals who can deliver loans for almost any homebuyer need, including:

- Low down payment options
- Programs for active-duty military and veterans
- Financing for new construction properties
- Options when relocating
- Financing for higher-priced homes

About me

- 30+ years of experience in the mortgage/real estate/customer service industry
- Specializing in Military Certified, Union Plus & Relocation
- Active member of Certified Financial Planners since 1996
- Involved in local Mason City noon Rotary board for over 20 years
- Wells Fargo Sales Conference winner since 2002

I'm dedicated to delivering a great experience — with solid preapprovals, ongoing updates, and the commitment to on-time closings. Call me today.



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