



FED VA Loan Program Summary

Eligible Properties:	1-4 unit properties, owner occupied only. Borrower must be a qualified veteran as individual. Married couples also allowed
Terms:	15 and 30 Year fixed
Credit Score:	Lender's discretion. Typical minimum 640 required.
Downpayment:	100% financing available (Purchase and Cash Out)

Common Documentation Requirements

Member Copy #4-DD214 or certificate of eligibility
Most Recent Pay stubs
2 Years W2's
Two months bank statements (all pages)
Most recent Retirement statement and terms of withdrawal
Social Security or Pension award Letters
Two years most recent federal tax returns (self-employed or commissioned)
Divorce decree and marital property agreement (if applicable)
Bankruptcy discharge papers (if applicable)

***Additional documentation and information may be required depending upon borrower specific situations.