

VA Home Loans

We offer VA home financing, which offers special benefits to veterans who wish to purchase or refinance a home. Some of these benefits include:

- **No down payment is required in most cases.**
- Loan maximum may be up to 100 percent of the VA-established reasonable value of the property. Due to secondary market requirements, however, loans generally may not exceed county-specific loan limits:

Los Angeles/Orange: \$700,000
San Bernardino/Riverside: \$417,000
San Diego: \$537,500

- Flexibility of negotiating interest rates with the lender.
- No monthly mortgage insurance premium to pay.
- Limitation on buyer's closing costs.
- 30-year and 15-year loan terms available.
- Right to prepay loan without penalty.
- VA performs personal loan servicing and offers financial counseling to help veterans avoid losing their homes during temporary financial difficulties.



If you have questions about VA financing, please contact us.

We have years of experience with VA loans and various other types of financing. We want to help you reach your financial goals.



Danny Espinoza
MORTGAGE PROFESSIONAL
(909) 920-5260 ext.104
Danny@HLCTeam.com EMAIL
www.HLCTeam.com WEB
SERVICIO EN SU IDIOMA
NMLS #237276

