



FED VA Loan Program Summary

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| 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.