

The VA Loan



Starter Kit

Helping Veterans Maximize Their Earned VA Home Loan Benefit



Serving Utah Veterans With Honor

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Schedule Your VA Loan Consultation

NMLS #217768

What Is a VA Loan?

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A VA loan is a mortgage benefit created for eligible veterans, active-duty service members, certain surviving spouses, and qualifying military borrowers. VA loans are backed by the U.S. Department of Veterans Affairs and may allow qualified borrowers to purchase a home with no down payment, competitive terms, and no monthly mortgage insurance.

Who May Benefit?

- ✓ Eligible veterans
- ✓ Active-duty service members
- ✓ Certain surviving spouses
- ✓ Buyers with limited down payment funds
- ✓ Military families wanting to maximize their VA benefit



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Myth vs. Fact

Myth: VA loans are only for first-time buyers.
Fact: Eligible borrowers may be able to use their VA benefit more than once.

Common Uses

- Buy a primary residence
- Purchase with no down payment
- Refinance an existing VA loan
- Reduce monthly mortgage insurance costs
- Use the VA benefit more than once

- 🏠 I am a veteran, active-duty service member, or eligible surviving spouse
- 🏠 I want to buy a primary residence
- 🏠 I want to explore low or no down payment options
- 🏠 I want to avoid monthly mortgage insurance
- 🏠 I'd like to understand how much VA benefit I can use

Magic Tip: A VA loan is not just a loan program—it is an earned benefit. The right strategy is to use that benefit in a way that protects cash, improves buying power, and supports long-term homeownership.

Ready to Learn More?

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Starter Kit #2
VA Loan

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