VA LOAN BENEFITS MOST VETERANS DON'T KNOW ABOUT

Maximize Your VA Loan Advantage — From Purchase to Refinance

Prepared by Aaron Bath
Senior Mortgage Loan Officer | NMLS #2110744
Capital Financial Group Corporation | Jupiter, FL

Welcome from Aaron Bath

As a top-producing mortgage loan officer serving South Florida, I've helped hundreds of families and investors navigate the home financing process. These guides are designed to give you clear, actionable information so you can make confident decisions. My goal is to be your trusted resource — today and for years to come.

Core VA Loan Benefits Most Veterans Know

VA loans, guaranteed by the U.S. Department of Veterans Affairs, are among the most powerful home financing options available to eligible veterans, active-duty service members, and surviving spouses.

• **0% Down Payment:** No down payment required — you can finance 100% of the purchase price (subject to appraisal and county limits). This is the biggest advantage for many veterans.

• **No Private Mortgage Insurance (PMI):** Unlike conventional or FHA loans, there is no ongoing monthly PMI. This can save $100-300+ per month compared to other loan types.

• **Competitive Interest Rates:** VA loans often have some of the lowest rates available because of the government guarantee to lenders. This can mean significant savings over the life of the loan.

• **Flexible Credit Guidelines:** While there is no strict minimum credit score, 620+ is generally preferred. We can often work with veterans who have credit challenges due to service-related circumstances.

• **Assumable Loans:** VA loans can be assumed by qualified buyers in the future, which can be a valuable selling point in a high-rate environment.

VA Loan Benefits Many Veterans Don't Know About

Beyond the headline benefits, VA loans offer additional features that can be incredibly valuable:

• **IRRRL (Interest Rate Reduction Refinance Loan):** Also called a VA Streamline Refinance. If you already have a VA loan, you can refinance to a lower rate with minimal paperwork, no appraisal in many cases, and no out-of-pocket costs (costs can be rolled into the loan). One of the easiest refis available.

• **VA Cash-Out Refinance:** Borrow up to 90% of your home's value (or more in some cases) to access equity for debt consolidation, home improvements, or other needs. Often has better terms than conventional cash-out options.

• **Native American Direct Loan (NADL):** For eligible Native American veterans, this program offers direct financing for homes on trust land with favorable terms.

• **Energy Efficient Improvements:** You can finance energy-efficient upgrades (solar, insulation, etc.) into your VA loan amount with minimal additional qualification.

• **No Prepayment Penalty:** You can pay off your VA loan early without any penalties — perfect if you receive a bonus, inheritance, or want to sell and upgrade.

• **Funding Fee (Can Be Financed):** There is a VA funding fee (typically 2.15-2.4% for first-time use, lower for subsequent use), but it can be financed into the loan and is waived for veterans with service-connected disabilities.

• **Property Tax Exemptions (State-Level):** While not a loan benefit, many Florida counties offer property tax exemptions or reductions for disabled veterans. We can connect you with resources.

Who Qualifies for a VA Loan?

Eligibility is based on service history. Generally, you may qualify if you are:

• A veteran who served at least 90 consecutive days of active service during wartime, or 181 days during peacetime (with some exceptions for shorter service).

• An active-duty service member with at least 90 days of continuous service.

• A surviving spouse of a veteran who died in service or from a service-connected disability (with conditions).

• A member of the National Guard or Reserves who served at least 6 years and meets other criteria.

• You need a Certificate of Eligibility (COE) from the VA to prove your eligibility. We can help you obtain or verify your COE as part of the pre-approval process.

VA Loans in the Florida Market

VA loans work very well in Florida's housing market, but there are a few considerations:

- VA appraisals are thorough and must meet Minimum Property Requirements (MPRs). Properties with significant deferred maintenance or safety issues may need repairs before closing.
- Florida's high insurance costs are factored into your qualification. We run realistic PITI estimates so you know your true monthly payment.
- Condo projects must be VA-approved. Not all condos qualify, so we check early if you're considering a condominium purchase.
- We have extensive experience closing VA loans in South Florida and throughout the state. We understand the nuances of VA underwriting and work closely with VA-approved appraisers.

■ Honoring Those Who Served

As a mortgage professional, it's an honor to help veterans and their families achieve homeownership. The VA loan program is one of the best benefits our country offers those who have served, and I'm committed to making the process as smooth and stress-free as possible. If you're a veteran, active duty, or surviving spouse exploring your options, I'd be grateful for the opportunity to serve you.

Ready to discuss your specific situation?

Aaron Bath — Senior Mortgage Loan Officer | NMLS #2110744
■ (239) 249-1266 | ✉ abath@thecapitalfinancialgroup.com
■ 110 Front Street, Suite 300, Jupiter, FL 33477
■ **www.cfgcloans.com**

I'm here to help you achieve your homeownership or investment goals with personalized solutions and white-glove service. Whether you're a first-time buyer, self-employed professional, or real estate investor, let's build your financial future together.