



Assisting America's Finest

Secrets to Tapping the Market for Returning Veterans

Under the VA Loan Program

- Qualify for a loan up to \$700,000
- 30 or 15 year fixed loan
- Make NO DOWN PAYMENT
- Receive reduced interest rate
- Pay NO monthly mortgage insurance
- Pay limited closing cost
- Make NO prepayment

How to Qualify for a VA Loan

- Have FICO score of 640 or higher
- Be an eligible Veteran with available loan entitlement
- Veteran must intend to occupy home
- The Veteran must have income to make the mortgage payment, other associated home costs, living expenses, and family support

Veteran Eligibility

- Served 181 days during peacetime
- Served 90 days during war time
- Served 6 years in the reserves or National Guard
- You are the spouse of a service member, who was killed in the line of duty

"Four Generations of Real Estate Professionals"



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We do Business in Accordance with Federal Fair Lending Laws UNDER THE FEDERAL FAIR HOUSING ACT, IT IS ILLEGAL, ON THE BASIS OF RACE, COLOR, NATIONAL ORIGIN, RELIGION, SEX, HANDICAP, OR FAMILIAL STATUS, TO:
Deny a loan for the purpose of purchasing, constructing, improving, repairing, or maintaining a dwelling, or to deny any loan secured by a dwelling; or discriminate in fixing the amount, interest rate, duration, application procedures, or other terms or conditions of such a loan, or in appraising property