

Attention Veterans: Rates as low as 3.90%*

CALVET

HOME LOANS
www.calvet.ca.gov/homeloans



THE CALVET HOME LOAN IS THE BETTER CHOICE WHEN COMPARED TO OTHER MARKET LOANS. VETERANS BUYING A HOME IN CALIFORNIA ARE ABLE TO OBTAIN A COMPETITIVE INTEREST RATE WITH COMPREHENSIVE INSURANCE PROGRAMS PROTECTING THEIR HOME AND FAMILY.

Interested in finding out how much home you can afford?

CalVet can help you get pre-approved for your home purchase. A pre-approval confirms that you are eligible and financially qualified for a specified loan amount. Knowing the size of your loan will help you in selecting a home and negotiating your purchase.

You can start the pre-approval process by submitting an inquiry online at

Calvet.ca.gov/HomeLoans/ProspectiveBuyers.aspx or you can download the application and submit it by mail, fax or email. Once you have obtained a pre-approval, you will know how much you can borrow and be ready to purchase your new home.

For more information call or email

866-653-2510

loanapps@calvet.ca.gov

Your *CalVet advantage* gives you access to a more affordable loan. Some features are:

- Low to no down payment
- 1% Origination Fee with no additional lender fees
- No monthly mortgage insurance premium, which lowers your monthly payment
- Fire and Hazard insurance with low group rates and guaranteed replacement cost
- Disaster protection for earthquake and flood damage – great coverage with low deductibles and low premiums
- Low cost group Life Insurance



*4.25% - Estimated total monthly payment/APR based on a \$200K sales price, no down payment & financing of the VA funding fee under the CalVet/VA program, \$200K assessed value, mandatory hazard, and disaster indemnity insurance. Your actual payment can vary due to replacement costs for your home, location, local taxes, fees, and assessments and subsequent use of VA benefit, etc.