

## ***100% financing in all 50 states!***

***Millions of American Veterans are Eligible for these Home Loan Benefits.***

### **About VA Loans**

VA guaranteed loans are made by private lenders, such as banks, and savings & loans, to eligible veterans for the purchase of a home which must be for their own personal occupancy. The guaranty means the lender is protected against loss if you fail to repay the loan. The guaranty replaces the protection the lender normally receives by requiring a down payment allowing you to obtain favorable financing terms.

The qualification standards for VA loan type are more lenient. Because the loan is backed by the government, banks assume less risk and have less stringent qualification standards for VA Loans making them easier to obtain. Lower credit scores and Higher Debt-to-income ratios are allowed. We offer lower interest rates to VA borrowers than conventional borrowers. A lower rate combined with no additional monthly mortgage insurance can substantially lowers your monthly payment and save you thousands over the life of the loan.

Our extensive VA experience enables us to streamline the VA Loan process, making it smooth and easy for you. Once you get started, we will be there with you every step of the way, gathering the necessary paperwork and will work with the VA .on your behalf.

- Zero Down Payment
- Lower Rates
- Easier Qualification
- No Mortgage Insurance.

VA Home Loans are available for:

- Purchasing a home
- Refinancing to a lower rate
- Refinancing to pay off debts or to get cash out

**Get Pre-Approved in Just 48 Hours!**

Pacific Mortgage Master

26560 Agoura Rd. Ste 103A, Calabasas, CA 91302

P. 800-714-5175, Cell: 818 921-2329, Fax: 800-220-0120

E-Mail: [info@pacificmortgagemaster1.com](mailto:info@pacificmortgagemaster1.com)