

who can get VA loans

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Who can get a VA loan?

Millions of veterans and service personnel are eligible to participate in the U.S. Department of Veterans Affairs' Home Loan Guarantee Program, which in most cases requires no down payment. VA loans can be used to buy a home, build a home, improve a home or to refinance an existing loan.

After issuing a certificate of eligibility to the vet, the VA guarantees the loan to the lender up to \$203,000. VA loans frequently offer lower interest rates than ordinarily available with other kinds of loans. To qualify for a loan, the first step is to apply for a Certificate of Eligibility (complete Form 26-1880). Call (800) 827-1000 for more information about VA programs.

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