



**Are you eligible for VA financing?
We make VA loans easy.**

You earned the benefits.
You deserve the convenience!

Ask about our
"Welcome Home
Program"
Discount!¹

Contact a mortgage representative
today for a free pre-approval decision.



Michelle Morris
Mortgage Advisor

Cell: (619) 850-3600
Fax: (858) 481-2691

michelle.morris@mortgagefamily.com

VA financing offers great benefits for eligible veterans, reservists and surviving spouses.

VA-backed mortgages feature attractive terms for eligible homebuyers who would like to put little or no money down on a house. Advantages of VA loans include:

- No down payment (in most cases) and financing for up to 103% of the sales price*
- No monthly mortgage insurance premium*
- No prepayment penalties
- The mortgage is assumable**
- Ability to refinance an existing VA loan

Both fixed and adjustable rate mortgages (ARMs) are available. Interest Rate Reduction Refinancing Loans (IRRRLs) are also available to refinance your existing VA loan into a new VA loan with a lower rate, or to refinance from a VA ARM to a VA fixed-rate loan.***

We are a VA-approved lender with years of experience.

We have a dedicated team of professionals that you can trust to guide you through the VA mortgage process, step-by-step. We'll make it as convenient as possible for you to enjoy the financial advantages of a VA mortgage—benefits earned through service to our country.



Four to the door[®]
The four-step mortgage program[†]



†Mortgage loans are subject to qualification, receipt of satisfactory appraisal and verification of income, asset and debt information provided by the customer. † Program subject to withdrawal or change. *Instead of mortgage insurance, customers pay a funding fee that can be rolled into the loan (up to 103% to eligible borrowers). **Subject to the VA's approval of the assumers credit. ***IRRRLs are not permitted on owner-occupied and second homes in the state of Minnesota. Coldwell Banker Home Loans, 3000 Leadenhall Rd., 3rd Floor, Mt. Laurel, NJ 08054. Arizona Residential Mortgage Licensee #BK 0907285; Licensed by the Department of Corporations under the California Residential Mortgage Lending Act; Georgia Residential Mortgage Licensee #20292; Illinois Residential Mortgage Licensee # MB8758857; 310 South Michigan Ave., Suite 2130, Chicago, IL 60604; 312-793-1499; Massachusetts Licensed Mortgage Lender and Mortgage Broker #MC 4134; Minnesota - This is not an offer to enter an interest rate lock-in agreement; Licensed by The New Jersey Department of Banking and Insurance; Licensed Mortgage Banker - NY's Banking Department; Licensed by the New Hampshire Banking Department; Licensed First Mortgage Banker by Pennsylvania Department of Banking; Rhode Island Licensed Lender; Licensed by the Virginia State Corporation Commission, Lic. No. MLB-1197. In Massachusetts, mortgage financing provided by Coldwell Banker Home Loans, LLC. Coldwell Banker® is a registered trademark licensed to Coldwell Banker Real Estate Corporation, Equal Housing Lender.

