



Community Mortgage

"In Touch. On Time."

NMLS # 77047

Your Service Keeps Us Safe at Home

You protect the place we call home. As a qualified Veteran Administration (VA) lender, Community Mortgage knows the intricacies involved in this specialized loan process. We are honored to help the men and women who serve our country find a home of their own.

Whether you are a veteran, reservist, on active duty or a spouse thereof, discover the amazing benefits that a VA loan provides:

- No down payment
- No cash reserves required
- No application fees
- No mortgage insurance premium
- Applies to single-family primary residences, 1-4 unit dwellings may qualify

In addition to the minimal out-of-pocket costs required to purchase a home with a VA loan, specific fees related to the sale are non-allowable costs to the buyer and must be paid by the property seller.

The costs that are the responsibility of the VA Buyer remain reasonable, such as origination fees and points (if applicable), recording fees, prepaids (to include taxes, insurance and per diem loan interest), hazard insurance, title exams and insurance, surveys (if required) and VA funding fees. While the initial appraisal and home inspection fees are required to be paid by the VA buyer—any subsequent appraisals or re-inspection of the property under contract are the responsibility of the seller.

Community Mortgage and VA loans work together to protect your investment.