



# FHA & VA

## GOVERNMENT LOANS

### Afford More House With Our FHA and VA Loans.

#### Great news for homebuyers and homeowners alike!

The Federal Housing Administration and the Department of Veterans Affairs have increased loan limits - meaning you can now finance more with the attractive rates and low down payment options of our FHA and VA loans.

**Contact me today to find out how you can benefit from this increase!**



### Increased Loan Limits

#### FHA Loans:

The current standard loan limit for areas where housing costs are relatively low is \$314,827, while the new national-ceiling loan limit for the very highest cost areas is \$726,525.

- Down payments as little as 3.5%
- Credit scores starting at 500

#### VA Loans:

VA loan limits are based on county median home values reported by the Federal Housing Administration. These values are the basis for which VA calculates limits for our program. Contact me to find out what the VA loan limit is in your county!

- No down payment required on purchases!
- Credit scores starting at 560