

Veterans Incentive Program.®

Zero Money Out of Pocket Home Loans with Cash Back for Veterans

Veterans: Buy a Home with No Money Down and Get Up to \$9,700 Cash Back at Closing to Use However You'd Like!

If you're a US veteran than you're always a VIP with US! The US Mortgages Veterans Incentive Program® is designed to serve those who have served by making it easier for US veterans to buy their dream home. Using your qualifying VA Home Loan benefit, you can buy a home with no money down, pay no "out of pocket" closing fees, and receive up to \$9,700 (2% of the purchase price of the home) to pay for closing costs, cover your moving expenses, start home improvements, pay off high interest credit cards, or use however you'd like.

MORTGAGE LOAN TYPES & TERMS

- All on VA 30-Year fixed term mortgages.
- Eligible on all VA conforming loan limits or \$484,350 or below.
- 1-4 unit residences allowed.
- Condominiums eligible.
- Manufactured home eligible.

PRODUCT BENEFITS:

- Zero down payment required
- Zero out-of-pocket closing costs
- Get up to \$9,700 cash back at closing
- Up to 6% home seller paid credits allowed
- Gift funds may also be used towards additional down payment and closing costs

BORROWER ELIGIBILITY:

- Borrower must occupy the home as their primary residence for a minimum of 12 months.
- Average eligible FICO scores starting at 620

US MORTGAGES
Talk to **US** first.

(720) 547-1587



Equal Housing Opportunity Lender
NMLS #392126

Up to 2% of the purchase price of the home may be refunded at close based on realtor participation. This information does not represent a commitment to lend. Underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. Ask your Personal Mortgage Advisor for more details. Must have Certificate of Eligibility (COE) with available entitlement from the Veterans Administration to be eligible for VA insured financing.