



Veterans Affairs (VA) Loan

You've done your part, now it's time to do ours.

We offer financing solutions that meet your mortgage needs with competitive interest rates, low fees, timely decisions, and seamless closings.

Here are some of the highlights of our VA Program:

- Available to Veterans with a VA Certificate of Eligibility
- Offered for existing owner-occupied, 1-4 family, Planned Unit Developments (PUD) or VA approved condos
- Loan-to-value (LTV) up to 100% on purchase transactions
- LTV up to 90% on Cash Out Refinance transactions
- VA funding fee can also be financed
- No monthly Private Mortgage Insurance (PMI)
- Gift funds allowed for up to 100% of closing costs or down payment (must be from immediate family)
- Seller concessions allowed for 100% of closing costs plus up to 4% of purchase price towards prepaids

Mortgage service you can depend on.

There is so much more to the mortgage business than crunching numbers and calculating interest rates. It's about helping people realize their dreams. Use the red key to tap into our knowledge, ability, and dedication.

Call me today to learn more about all our mortgage solutions or go to key.com/mortgage.



What you get:

- Competitive interest rates
- Flexible qualification standards
- Expert guidance from a trusted advisor



Advantages:

- No down payment on purchase and rate term refinances
- 90% LTV on cash-out refinances
- No PMI required
- VA financial counselor assistance



Ideal for:

- Service members
- Veterans
- Eligible surviving spouses



Use the red key.®

Michael Webb
 Loan Officer
 (303) 845-2006
michael.l.webb@keybank.com
 NMLS#353726

