



**To Own Your Own Home**

## **VA LOANS DONE CORRECTLY**

**A GREAT BENEFIT FOR SERVING YOUR COUNTRY!**

- ZERO DOWN PAYMENT
- NO MONTHLY MORTGAGE INSURANCE
- NO CASH RESERVES REQUIRED
- NO FIRST TIME HOMEBUYER REQUIREMENT
- NEW AND EXISTING HOMES OK
- FULLY AMORTIZED 30-YEAR FIXED RATE LOAN
- NO PREPAYMENT PENALTY
- 4% SELLER CONTRIBUTION ALLOWED
- 100% GIFTED CLOSING COST OR DOWN PAYMENT ASSISTANCE IS PERMITTED
- BORROWERS CAN APPLY WITH A 620 CREDIT SCORE
- INTEREST RATES IN THE MID 5'S

**CALL: GIL KERBASHIAN**  
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ILLINOIS HOME LOANS  
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