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Your Guide to VA Home Loan Eligibility

Va Home Loan Guidelines

Scott C. Dulebohn

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Va Home Loan Guidelines:

Oversight of the VA Home Loan Guaranty Program United States. Congress. House. Committee on Veterans' Affairs. Subcommittee on Housing and Memorial Affairs,1987 *Your Guide to VA Loans* David Reed,2008 Here he offers advice on topics such as selecting the right VA lender finding an agent in a town where there are few veterans getting the best interest rate refinancing VA loans and getting advice on VA loans while on active duty *Home Loans. Mortgage for veterans and militaries* Orders Pap,2014-11-25 Abstract from the year 2014 in the subject Law Comparative Legal Systems Comparative Law language English abstract A summary of what is needed to qualify for the VA Loan The credit history should be clean The history of credit should show that you used the money well and in the right way To have the lowest possible debts from other avenues Ensure that you are employed permanently or for the long run Have liquid assets or the assets which equated to ready cash Should have enjoyed the benefits of the military VA Loan History VA home loan has its origin trace back to 1944 It was known as the servicemen s Readjustment Act or the GI Bill of Right It contributed to the betterment of the livelihoods of the people of America It also made the economy of America to improve just after the bill was signed into an active law by the then president Frank D Roosevelt The families of the veterans were able to get houses of their dreams at a tender age without any down payment This is the law that opened many other doors of loans for the veterans This has become a pillar of hope for more than 29million veterans as well as the service providers who are not in a place to build or buy a house of choice at a go The VA loan is to be granted to any of the Veterans who have served for a period of less than two years since September 7 1980 and for officers who served from October 16 1981 For the other veterans they should have served at least 90 days during war time or 181 continuous days during a peaceful period in order to qualify for the VA home loan Without any of the aforementioned qualifications no VA can be afforded to any of them It is quite different for reservists or the National guards For any of them to qualify for the loan they have to ensure that they have served for a period of not less than 6 years As earlier on elaborated it is impossible for the children of a deceased veteran tot enjoy any of the benefits that they were entitled to That is not the same case for the spouses There are guidelines which dictate the qualifications of a spouse of a veteran They can only enjoy 25% benefit of the total benefits that were to be enjoyed by the veteran But this is only applicable if the spouse veteran died or went missing for 90 days in service duty or service related issues The veterans are usually entitled for a lump sum VA home loan of 417 000 but the spouse can only get 104 250 **Veterans'**

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