

# Questions & Answers

I want to use my veteran eligibility to purchase a home. Can you help me with this?

*Answer:* Absolutely! This is what I do.

I was injured during my service, and I'm now a disabled veteran. I understand that there is an additional discount available to me.

What are the rules?

*Answer:* If the COE states the borrower is disabled and the borrower receives a disability check, the funding fee could be waived.

Can I close my home loan in my hometown?

*Answer:* Absolutely.

How do all those documents get to my local title company?

*Answer:* FedEx or secure email.

I've already applied to another lender for my home loan. Do I have to stay with them?

*Answer:* No, you don't. You can change your mind. The transfer of your loan is an easy process.

Can I use the VA loan program for a rental property purchase?

*Answer:* No.

I am a widow of a veteran. Can I qualify?

*Answer:* Yes, you can. Limitations apply.

I hate to fill out forms online. Can I talk to someone in person?

*Answer:* Sure, just call me!

How will I know what the prospective home is worth?

*Answer:* We will order an appraisal by a licensed appraiser.

I want to place my loan in your hands. What's next?

*Answer:* Call me.

## CONTACT ME TODAY!



**Hunter Combs**

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\*A down payment is required if the borrower does not have full VA entitlement, or if the loan amount is greater than \$453,100. VA loans subject to individual VA Entitlement amounts and eligibility, qualifying factors such as income and credit standards, and property limits. Fairway is not affiliated with any government agencies. These materials are not from VA, HUD or FHA, and were not approved by VA, HUD or FHA, or any other government agency. Copyright © 2019 Fairway Independent Mortgage Corporation. NMLS#2289. 4750 S. Biltmore Lane, Madison, WI 53718, 1-866-912-4800. All rights reserved. This is not an offer to enter into an agreement. Not all customers will qualify. Information, rates and programs are subject to change without prior notice. All products are subject to credit and property approval. Not all products are available in all states or for all dollar amounts. Other restrictions and limitations may apply. Equal Housing Lender. CO License Number 100027925. TX Location: 1800 Golden Trail, Carrollton, TX 75010. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act, License No 41DBO-78367. Licensed by the Department of Business Oversight under the California Finance Lenders Law, NMLS #2289. Loans made or arranged pursuant to a California Residential Mortgage Lending Act License CA-DBO194585.



# Enlist US for your VA Mortgage



The background of the entire page features a close-up, textured view of the American flag's stars and stripes on the left, and a portion of a military uniform with a shoulder strap on the right. The colors are vibrant and the texture is grainy, suggesting a high-quality print or digital artwork.

## VA Loan Overview

Fairway Independent Mortgage Corporation was ranked #5 for total VA purchase loan volume in fiscal year 2018 by the VA. We have given several mortgage-free homes to wounded veterans since 2013 in collaboration with the American Warrior Initiative (AWI). If you are a military veteran or still active duty, you may qualify for a U.S. Department of Veterans Affairs (VA) loan.

This flexible mortgage features:

- 100% financing with full VA entitlement\*
- Low closing costs
- No prepayment penalties
- VA financing fees that can be rolled into the loan amount
- A variety of eligible property types, including townhomes and VA-approved condos
- Fixed- and adjustable-rate loan terms

## Do I Qualify?

**If you fall under the following criteria, then you are eligible to qualify for a VA Loan:**

- **Active duty service member**
- **Veteran**
- **National Guard**
- **Reserves**
- **Surviving spouse**

VA home loans can be used to:

- Buy a home or a condominium unit in a VA-approved project
- Build a home
- Simultaneously purchase and improve a home
- Improve a home by installing energy-related features or making energy-efficient improvements
- Buy a manufactured home and/or lot

## VA Loan: Fact or Fiction

**FICTION:** You can only use VA entitlement once.  
**FACT:** You can use VA entitlement multiple times and may even be able to have more than one VA loan at a time.

**FICTION:** VA loans take too long.  
**FACT:** Fairway Independent Mortgage Corporation can process and close your loan in as little as 21 business days.

**FICTION:** You can't get a VA loan when deployed.  
**FACT:** If your spouse occupies the home, you may purchase a primary residence while still serving overseas.