



"Financial Strength Begins With **US**"



## INTRODUCING THE VA HOME LOAN PROGRAM

**Union Savings Bank** offers VA Home Loan financing. VA Home Loans are one of the few options left for a \$0 down payment home loan. Qualifying for a VA loan is a right you've earned as a veteran or service member.

Veterans and active military personnel, as well as their surviving spouses, may be eligible for the security and benefits of a VA loan.

Union Savings Bank offers 15 and 30 Year Fixed Rate VA loans. Our superior customer service will help you cut through the red tape to get your VA loan closed quickly and easily! Call today!

### **BUY A HOME WITH A VA LOAN....**

- No Down Payment Needed – 100% Financing
- Qualify for up to \$417,000
- Seller can pay your closing costs (up to 4%)
- VA Loans are Assumable
- No Private Mortgage Insurance (No premium will be added to your monthly mortgage payment.)



### **REFINANCE YOUR CURRENT HOME....**

- Refinance up to 100% of your home's value
- Obtain a loan term that fits your future
- Lower your monthly mortgage payment with an Interest Rate Reduction Refinance Loan (IRRRL). Existing Owner Occupied VA loans can be refinanced without an appraisal.
- Cash Out and use the equity in your home to pay off debt, make home improvements or cover other expenses.
- Funding fee can be rolled into the loan amount



### **GENERAL RULES OF ELIGIBILITY**

#### Active Duty Service Personnel

*If you are currently on regular duty (Not training), you are eligible after serving 181 days (90 days during the Gulf War) unless discharged or separated from a previous qualifying period of active duty service.*

#### Selected Reserve or National Guard

*If you don't fall into the other qualification categories but you have completed a total of 6 years in the Selected Reserve or National Guard then you will qualify.*

#### Gulf War – 8/2/1990 – Present

*Completed 24 months of continuous active duty or served 90 consecutive days on active duty for which you were called or ordered.*

**Veteran must have been honorably discharged.**

#### **Joe Womacks**

*Loan Account Executive*

Office: 937-306-0090- x 111

Cell: 937-272-4130

Fax: 937-306-0125

NMLS# 652993

[joewomacks@usavingsbank.com](mailto:joewomacks@usavingsbank.com)

2794 Colonel Glenn Hwy.

Fairborn, OH 45324



Member  
**FDIC**