

**Mortgage Tidbits**



**Keeping you informed and in the know….**

Who Qualifies for a VA Loan?

Branches of Service:

-Army -Cadets from Army, Navy, Air Force, Marines, Coast Guard

-Navy -Midshipmen-Naval Academy

-Air Force -National Oceanic & Atmospheric Officers

-Marines -Merchant Seaman (WWII)

-Coast Guard -US Citizens who served in the armed forces of other governments (WWII)

-National Guard -Public Health Officers

*(Discharged veterans must have received an Honorable Discharge or Other Than Honorable Discharge in order to obtain a Certificate of Eligibility) Regardless of the branch of service, all who qualify must provide to the lender a Certificate of Eligibility to confirm the benefit has been awarded to them.*

Length of Service Eligibility Criteria

Active-duty service after 9/15/1940 and discharged after either:

* 90 days or more, any part of which occurred in wartime *OR*
* 181 continuous days in peacetime *OR*

Began service after 9/7/1980 or who entered service as an officer after 10/16/1981 and has:

* 24 continuous months of active-duty OR
* The full period for which called or ordered to active duty, but not less than 90 days (any part during wartime) or 181 continuous days (peacetime)

Surviving Spouse Benefit Criteria

* Unmarried Spouse of a Veteran
	+ Who has died as a result of service *OR*
	+ Who died from service-related injury *OR*
	+ Who is listed as MIA or POW for at least 90 days (one-time use only) *OR*
	+ Who was totally disabled and whose disability may have been the cause of death
* Veteran spouse who remarried after age 57 and after 12/16/2003 and the Veteran had
	+ Died as a result of service *OR*
	+ Died from a service-related injury

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Title: Email:

Address: City, State, Zip

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