

**Mortgage Tidbits**

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

**VA Home Loan Benefits to Same-Sex Couples**

**How does this affect same-sex couples when qualifying for a VA loan?**

* VA will guarantee the entire loan (not just the Veteran’s 50%) as the same-sex spouse is now treated the same as an opposite-sex spouse
* VA will now use the same-sex spouse’s income for qualifying

**What is the lender’s process and how will it affect my same-sex couple buyers?**

* Couples will need to provide proper documentation
	+ Marriage Certificate
	+ State of residence at the time of marriage
* Documents must be submitted to the VA Loan Center for approval on a case-by-case basis
* Additional processing time will be needed for the loan approval

**Call us today for the best answers to the mortgage questions!**

Insert photo here or delete box when ready to use

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