

# VETERANS GET ONE OF THE *Best* HOME LOAN VALUES IN CALIFORNIA

*A CalVet Home Loan is one of the best loans on the market for a Veteran purchasing a home in California. Competitive interest rates and low down to no down payment helps you qualify for a higher loan amount while keeping your monthly payment affordable.*

*CalVet has a home  
loan for you!*

## CalVet/VA

This loan provides up to 100% financing for Veterans with entitlement from the U.S. Department of Veterans Affairs (USDVA).

## CalVet 97

This loan provides 97% financing for Veteran lending profiles or property types that fall outside the USDVA guidelines.

## SPECIAL LOAN PROGRAMS

### CalVet Construction Loans

CalVet provides construction loans with flexible draw schedules and pricing that simplify the process for a Veteran who wants to build a dream home.

### CalVet Home Improvement Loans

Once you own your home, you may need remodeling, repairs, energy efficient solar or improved access for a disability. This fixed rate loan can be used for these purposes and more.

### CalVet Rehabilitation Loans

Looking at properties in need of repair? This loan can be used to purchase a home and provide funds to do the repairs and renovations necessary to make it just right for you.



## CONTACT US

### CalVet Home Loans

P.O. BOX 942895  
Sacramento, CA 94295-0001  
(866) 653-2507  
[www.calvet.ca.gov/homeloans](http://www.calvet.ca.gov/homeloans)

### Loan Servicing

(916) 503-8362 or  
(866) 653-2504  
[loanserv@calvet.ca.gov](mailto:loanserv@calvet.ca.gov)

### Loan Application Information

(866) 653-2510  
[loanapps@calvet.ca.gov](mailto:loanapps@calvet.ca.gov)

### Home Protection / Insurance

(916) 503-8355 or  
(866) 421-6978  
[homeprotection@calvet.ca.gov](mailto:homeprotection@calvet.ca.gov)

[WWW.CALVET.CA.GOV/HOMELOANS](http://WWW.CALVET.CA.GOV/HOMELOANS)

**CALIFORNIA'S**  
*Home Loans*  
**FOR  
VETERANS**





## ELIGIBILITY

Nearly all Veterans purchasing a home in California are eligible for a CalVet Home Loan including Veterans who served during peacetime. Only 90 consecutive days of service and a discharge classified as “Honorable” or “Under Honorable Conditions” are required. Information to confirm your eligibility is disclosed on your “Certificate of Release or Discharge from Active Duty,” commonly called a DD Form 214. For Active Duty personnel, a “Statement of Service” from your current command is required. Current and former members of the National Guard, including U.S. Military Reserves, may be eligible by meeting specific requirements.

We encourage you to call us or visit our website at [www.calvet.ca.gov/homeloans](http://www.calvet.ca.gov/homeloans) to confirm your eligibility.

## GET PRE-APPROVED

### How Much Home Can You Afford?

CalVet can help you get pre-approved for your purchase. A pre-approval letter from CalVet confirms that you are eligible and financially qualified for a specified loan amount. Knowing the amount you qualify for helps you select a home and negotiate your purchase.

You can start the pre-approval process by submitting an inquiry online at [www.calvet.ca.gov/homeloans](http://www.calvet.ca.gov/homeloans), or you can download the application and submit it by mail, email, or fax. Once you have obtained a pre-approval, you will know how much you can borrow and be ready to purchase your new home.



***You have selected a property  
and have an accepted offer  
from a seller, now what?***

### Apply Online

Visit our website at [www.calvet.ca.gov/homeloans](http://www.calvet.ca.gov/homeloans) and start the approval process for a home loan. After completing a short application online, a CalVet representative contacts and offers you assistance to quickly finish the process.

### Use a Mortgage Broker

If you are already working with a mortgage broker, ask them about using CalVet as your preferred lender. If the broker is not approved with CalVet, they can be approved during the application process within 48 hours.

## LOAN AMOUNTS

CalVet can offer a maximum loan amount that exceeds many private sector lenders. To obtain current information about the maximum loan amount for your county and situation, please call us at (866) 653-2510.

### After the Closing of Your Loan

Your relationship with CalVet continues after loan closing. CalVet services your loan for life! You can register to access your account online, or you can call our “live person” call center at (866) 653-2504. We also offer automatic payment withdrawal for your convenience. Call us today to sign up.

### Use your CalVet Loan again!

The CalVet Home Loan is not a one-time benefit. If you had a CalVet loan in the past that was paid in full, you may apply again.



## FEATURES OF THE CALVET HOME LOAN

- » Fire & Hazard Insurance at low group rates may be offered
- » Disaster Protection for earthquake and flood damage includes great coverage with low deductibles and low premiums
- » Optional low cost group Life Insurance Coverage
- » Veterans may qualify for CalVet and USDVA loans exceeding loan limit guidelines without being charged additional “jumbo” pricing
- » All loans are manually underwritten to qualify as many Veterans as possible

## TYPES OF PROPERTY FINANCED BY CALVET

- » Single Family Homes
- » Planned Unit Developments (PUD)
- » VA Approved Condominiums
- » Manufactured Homes installed on land
- » Mobile Homes in Mobile Home Parks
- » Farms



**FOR MORE INFORMATION VISIT  
[WWW.CALVET.CA.GOV/HOMELOANS](http://WWW.CALVET.CA.GOV/HOMELOANS)**