

# Veterans Helping Veterans

## VA Loans

**Bend, Oregon  
Team  
Since 2006**

## We Have Helped

- \$0 Down to **\$417,000**
- Service connected disability as low as 10% saves thousands
- Streamline your existing loan to a lower rate
- No monthly mortgage insurance
- Refinance & cash out your present home with a VA loan up to 90% of its present value
- Eligibility for active duty does not expire



**U.S. Army**  
**U.S. Navy**  
**U.S. Air Force**  
**U.S. Marine Corps**  
**U.S. Coast Guard**  
**Army National Guard**  
**Navy Reserve**  
**U.S.M.C. Reserve**  
**Army Reserve**  
**Air Force Reserve**  
**Coast Guard Reserve**

**Why Wait?  
Call Now!**

**FREE Pre-Approval**

**800.920.5420**

**Apply Online:**

**[www.VALOANSPECIALIST.com](http://www.VALOANSPECIALIST.com)**

**Find out about all the  
great VA benefits you  
have earned!**

**Call now to let us help you  
get a VA loan at the lowest  
rates possible!**



Michael R Frakes  
VA Loan Specialist  
U.S. Navy Retired  
Direct: 360.567.3768  
Cell: 360.904.8729

[mike@valoanspecialist.com](mailto:mike@valoanspecialist.com)



**Licensed Mortgage Brokers**

©2000 Valoanspecialist Inc.