

**WE HAVE HELPED THE
FOLLOWING VETERAN'S
OBTAIN HOME LOANS:**

**US ARMY
US NAVY
US AIR FORCE
US MARINE CORP.
US COAST GUARD
US ARMY NATIONAL GUARD
US AIR NATIONAL GUARD
US ARMY RESERVE
US NAVY RESERVE
US AIRFORCE RESERVE
US COAST GUARD RESERVE**



CREEKSIDE MORTGAGE, INC.

Who are we???

We are a Veteran Owned Company whose Loan Consultants have over 30 years combined experience in every type of home loan imaginable.

Our specialty is helping United States Service members take advantage of the VA Home Loan benefit available to them!!!

Our VA Loan Officers are Service Veteran's themselves and believe in

Veterans Helping Veterans!

**GIVE US A CALL TODAY AND WE WILL TRY
OUR BEST TO GET YOU INTO THE HOME
YOU DESERVE!!!**



*"Where Experience And
Integrity Matter"*



Creekside Mortgage, Inc.

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www.valoancowlitz.com

**USING YOUR
VA LOAN BENEFITS
TO PURCHASE A NEW HOME!!**



**Kathy & Steve
REAL ESTATE, INC.**

Tel: 360-501-6826

TF: 800-920-5420

www.valoancowlitz.com

TOP BENEFITS OF USING YOUR VA HOME LOAN BENEFIT...

1. Get up to \$417,000 towards your home purchase!
2. Purchase a home with NO down payment!
3. Lock in historically low rates!
4. Refinance your existing home to lower your monthly payment!
5. Receive cash back from the equity in your home to lower debt or make improvements to your home!
6. No monthly mortgage insurance premium to pay!
7. Buyer's closing costs can be **PAID BY SELLER!**

WHAT TYPE OF HOME CAN I PURCHASE?

1. A pre-existing construction.
2. A townhome or condominium.
3. A new home construction.
4. Manufactured home.

You may also use a VA loan to refinance your existing loan for up to 90% of the VA established Reasonable Value of the home!

Am I eligible??

THE ANSWER IS YES IF YOU CAN ANSWER YES TO ANY OF THE FOLLOWING:

1. Active Duty Service Personnel.
2. Selected Guard and Reserve Personnel.
3. Active Wartime Service Personnel.
4. Peacetime Service Veteran.
5. Un-remarried spouses of veterans who died as a result of service or connected disability.
6. Spouse of a service member missing in action or a prisoner of war.
7. U.S. citizens who served in an allied armed force in WWII.

WHAT PAPERWORK WILL I NEED???

1. W2's for the past two years.
2. 2 months of most recent bank statements.
3. 2 most recent paystubs.
4. DD214 (long form).
5. Any investment statements.
6. If divorced within last 7 yrs.– Copy of divorce decree.
7. Bankruptcy paperwork if you have filed in the last 10 yrs.
8. If Self employed– last 2 yrs of tax returns.

Helpful Information:

For More information on the VA Home Loan Process, please visit:

www.valoanspecialist.com

www.homeloans.va.gov

www.military.com/Finance/HomeBuying/

DO YOU HAVE A SERVICE CONNECTED DISABILITY ???

WITH A DISABILITY AS LOW AS 10%, YOU CAN SAVE \$1000'S OF DOLLARS ON YOUR CLOSING COSTS!

This applies to both Purchases & Refinances

Cowlitz County, WA #1 VA Loan producers since 2001



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Crestside Mortgage, Inc. Licensed in WA, OR, ID & AK



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THANK YOU

FOR

SERVING!

