



# VA DIRECT ADVANTAGE: VA GOLD AND VA IRRRL PROGRAMS

## VA GOLD HIGHLIGHTS

- Conforming and HB limits (per max county loan limits)
- No minimum credit score
- Up to 100% LTV - purchase, R/T and cash out
- Non-commercial property
- Transferred appraisals accepted

## VA IRRRL HIGHLIGHTS

- No appraisal / No AVM\*
- No credit score required
- No income
- No mortgage history
- NOO accepted
- Ignore foreclosures and mortgage lates on additional owned properties
- Transferred appraisals accepted

\*For loans originated after December 31, 2009

**Call TODAY for details!**



**MSFHome.com**



For licensed professionals only. Information subject to change without notice.

Equal Housing Lender ©2015 Mortgage Solutions of Colorado, LLC, dba Mortgage Solutions Financial NMLS #61602. AL 21883; AR 104413; AZ Mortgage Banker License 0928346; Licensed by the Department of Business Oversight Under CA Residential Mortgage Lending Act License 413-0456 and under CA Finance Lender Law License 603-H857; CO Mortgage Company Registration Regulated by the Division of Real Estate; CT ML-61602; D.C. Mortgage Lender License MLB61602; FL MLD902; GA 37525; Georgia Residential Mortgage License; IA MBK-2013-0042; ID MBL-7290; IL MB.6760816; Illinois Residential Mortgage License; IN 17441 and 17442; KS MC.0001684; Kansas Licensed Mortgage Company; KY MC83187; LA Residential Mortgage Lending License; MD 19702; MI FR0018740 and SR0018741; MN MO-61602; MO 15-1769; NCL-157264; NE 2000; New Jersey Mortgage Lender License; NM 02464; OH MBMB.850123.000 SM.501807.0000; OK MB010480; OR ML-4912; PA 43167; RI 20122869LL; SC MLS 61602; SD ML.05086; TN 109443; TX SML Mortgage Banker Registration and SML Residential Mortgage Loan Servicer Registration; WA CL61602; WI 61602BA 61602BR; WV ML-32877; WY MBL1022.