



# Veterans Affairs (VA) Home Loans

**NEW**  
Reduced VA  
Funding Fee!

Let us help you reach your  
home financing goals.

Loan amounts of up to \$1.5  
million with no down payment.

## Features of a VA home loan:

As a Servicemember or Veteran of the armed forces, your duty has been to support and defend our country.

**We proudly salute your commitment,** and we stand ready to help you reach your home financing goals with a VA Home Loan.

- No down payment if the purchase price does not exceed the appraised value of the home
- No monthly mortgage insurance requirement<sup>1</sup>
- No prepayment penalty for loans paid off early
- Closing costs are limited by the VA and may be paid by the seller

**Prosperity Home Mortgage, LLC, Prosperity Home Mortgage, LLC dba Edina Realty Mortgage, and HomeServices Lending are not affiliated with or endorsed by any government agencies.**

1. Generally, all Veterans using the VA Home Loan Guaranty benefit must pay a funding fee. The funding fee is a percentage of the loan amount which varies based on the type of loan and your military category, if you are a first-time or subsequent loan user, and whether a down payment is made. The VA funding fee may be financed or paid in cash at the time of closing.



We are ready to help with a broad range of programs and services. **Contact us today!**



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