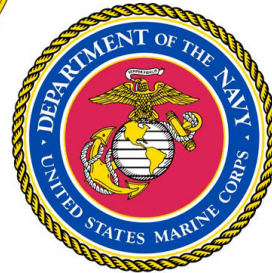


# U.S. Veterans... Listen-up!!

## It's time to get your home!

A.K.A - Piece of America



VA financing is designed to benefit veterans of the armed services, those currently in active duty or the reserves, and their spouses. Veterans can qualify to put zero down on a loan up to \$417,000.

In 1944, President Franklin D. Roosevelt signed the Servicemen's Readjustment Act into law. This bill, which eventually became known as the GI Bill, allowed veterans to purchase homes without making a down payment. The VA Fixed Rate Loan gives borrowers the option of financing their mortgage in 15, 20, 25, or 30 year terms with the interest rate remaining fixed for the life of the loan.

VA loans are guaranteed by the Department of Veterans Affairs and can be used to purchase a single family home, including a VA approved townhouse or condominium unit.

**Some of the many advantages afforded by the guidelines of VA Mortgages include:**



- No down payment requirement
- Lenient qualification standards
- Lower monthly rates
- No mortgage insurance
- No prepayment penalty



If you or someone you know is a Veteran and would like information on how to take advantage of today's low, low, low prices **AND** interest rates, call or email John Baker. He'll give you solid (**NO BULL**) information on how to get into the home you deserve! You served your country with honor... Let John Baker have the honor of serving you!

*John Baker, former U.S. Marine, Vietnam --- John's Father, former U.S. Army, WWII --- John's Daughter and Son-In-Law, former U.S. Army, Middle East*

**John Black Hat Baker - Tarbell Realtors - Cell: 951-515-9862**