



# Veterans United<sup>®</sup> Home Loans

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Veterans United Home Loans is a dedicated VA lender. Three core values drive the company as it serves Veterans and service members: ***Be Passionate, Deliver Results with integrity and Enhance Lives every day.***

## QUICK FACTS

### National headquarters:

1400 Veterans United Drive  
Columbia, MO 65203

### Year founded:

2002

### Loans financed in 2016:

\$10.3 billion

### States licensed:

All 50 and Washington D.C.

### Number of offices:

Offices in more than 20 states

### Employees:

More than 2,200

## BENEFITS OF A VA LOAN

VA Loans through Veterans United are mortgage loans partially guaranteed by the federal government.

Benefits include:

- ✓ Flexible qualification standards
- ✓ Purchasing a home with no money down
- ✓ Low closing costs, no private mortgage insurance, competitive interest rates and no prepayment penalties

For Veterans struggling to qualify, Veterans United created the Lighthouse Program. This complimentary, no obligation service helps Veterans improve their finances and take advantage of the VA Loan benefits they have earned through their service.

## SERVICE QUALIFICATIONS

VA Loans are designed specifically for those who served. Borrowers typically qualify with:

- ✓ 90 consecutive days of service during wartime
- ✓ More than 181 days of service during peacetime
- ✓ More than six years of service in the National Guard or the Reserves
- ✓ Spouses of a service member who died in the line of duty, who died from a service-connected disability or who had a service-connected disability at least 10 years before death may also qualify

## VETERANS UNITED FOUNDATION

Veterans United Foundation is driven and supported by the employees of Veterans United Home Loans. It is committed to enhancing the lives of Veterans and military families nationwide by supporting nonprofit organizations that strengthen local communities and honor the sacrifices of those who served. It also provides individual donations to current and former military members in need. More than \$30 million has been raised and donated since 2011. In recognition of this commitment, Veterans United Home Loans was named 2012 Philanthropist of the Year by the Heart of Missouri United Way.

