



## VA LOANS

**It's an honor to serve those who serve our country. That's why HomeStar's Loan Officers are experienced with providing VA loans to active duty, military veterans and their families.**

A VA loan is available only to active duty, military veterans and in some cases, surviving spouses. VA loans can be used for a home purchase or refinance. It is available in any area and there are no income limits. If you have used your VA loan in the past you may be eligible to use it again.

### What Makes a VA Loan a Great Option?

#### **VA Loans Require No Money Down**

With a VA loan, a down payment is not required.

#### **VA Loans Do Not Require Monthly Mortgage Insurance**

Unlike other loans that may require monthly private mortgage insurance, a VA loan offers a home buying solution without a regular monthly mortgage insurance fee.

#### **VA Loans Provide a Variety of Rates & Terms**

VA loans are available in a variety of fixed-rate and adjustable-rate loan options and terms to fit your financial needs and goals.

---

HomeStar is proud to be the **#1 home loan lender** in Kankakee County since 1991 and growing in Will County.

---

## WHY HOMESTAR?

*\*HomeStar's Loan Officers have the mindset of a teacher. You can trust them to provide excellent customer service, are easy to talk to and will explain the process every step of the way.*

*\*Your HomeStar Loan Officer will work with you from the start of your application to personally attending your home closing.*

*\*HomeStar's large loan team allows your loan to keep moving forward which gets you in your home fast!*



*HomeStar wholeheartedly thanks you for your service to our country! For more information on VA loans or other mortgage options contact a HomeStar Loan Officer today!*

**Call:** (815) 468-BANK (2265)

**Online:** [www.HomeStarBank.com](http://www.HomeStarBank.com)

**HomeStar Bank**  
& Financial Services

Member  
**FDIC**  
Mar2017(B2-17)

