

Specializing in VA Home Loans

THE RALSTON TEAM

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Best Program Option

Purchase Price \$275,000

	VA	FHA	Conventional 97
Rate/APR	3.375 / 3.599	3.375 / 4.419	3.875 / 4.561
PI Payment (Principal & Interest)	\$1,241.90	\$1,193.74	\$1,254.36
MI Payment (Mortgage Insurance)	\$0	\$186.30	\$211.18
Total PI/MI Payment*	\$1,241.90	\$1,380.04	\$1,465.54
Downpayment (Closing Costs and Prepays not included)	0%	\$9,625	\$8,250
SAVINGS	\$223.64 Cheaper Than Conventional! \$138.14 Cheaper Than FHA!	\$85.50 Cheaper Than Conventional!	N/A

Using the VA Program, the buyer can afford MORE of a home!

**Payments do not include amounts for taxes & insurance premiums. The actual payment obligation will be greater.*

SAMPLE: Certain restrictions apply, call for details. Sample using 720 credit score. Rates, fees and programs are subject to change without notice. Final approval is subject to credit review and eligibility.

THE RALSTON TEAM * CHRISTINE (412)334-1342, JOANNE (412)337-9537

Success Stories using the VA Program

Quick

- ✓ Purchase Price \$258,000
- ✓ Active Military for 20 Years
- ✓ Zero \$ Down
- ✓ Closed in 21 Days!

DTI Over 50%

- ✓ Purchase Price \$215,000
- ✓ Surviving Spouse of a Veteran
- ✓ DTI 57.74% doesn't qualify Conv or FHA
- ✓ VA Approved

Jumbo Loan

- ✓ Purchase Price \$630,000
- ✓ Navy Veteran
- ✓ Put 4.5% Down
- ✓ BETTER than a JUMBO Loan!

More Veterans around you than you think?

State	# of Veterans
OH	830,089
PA	894,681
NC	772,421
MD	423,470
VA	784,771
FL	1,533,306
SC	417,257
CT	199,972

You have to ask every applicant:
“Have you or your spouse ever served in the military?”

Qualifying Wartime & Peacetime Periods	Qualifying Active Duty Dates	Minimum Active Duty Service Requirement
WWII	9/16/1940-7/25/1947	90 Total Days
Post-WWII	7/26/1947-6/26/1950	181 Continuous Days
Korean War	6/27/1950-1/31/1955	90 Total Days
Post-Korean War	2/1/1955-8/4/1964	181 Continuous Days
Vietnam War	8/5/1964-5/7/1975 *For those who in the Republic of Vietnam the beginning date is 2/28/1961	90 Total Days
Post-Vietnam War	5/8/1975-9/7/1980 *Ending date for officers is 10/16/1981	181 Continuous Days
24-Month Rule	9/8/1980-8/1/1990 *Beginning date for officers is 10/17/1981	24 Continuous Months -OR- The full period (at least 181 days) for which you were called or ordered to active duty.
Gulf War	8/2/1990-Present	24 Continuous Months -OR- The full period (at least 90 days) for which you were called or ordered to active duty
Any	Any	90 Continuous Days
Gulf War	8/2/1990-Present	90 Days of Active Service

Six Years of service in the Selected Reserve or National Guard -AND-

- Were discharged Honorably, OR
- Were placed on the retired list, OR
- Were transferred to the Standby Reserve or an element of the Ready Reserve other than the Selected Reserve after service characterized as honorable, OR
- Continue to serve in the Selected Reserve



Questions?

Call Us!

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