

# CALVET

HOME LOANS  
*Helping Veterans Since 1921*

**CalVet offers rates as  
low as 3.90%\***

- ✓ **Preapproval Letters Issued**
- ✓ **Low Costs / No Junk Fees**
- ✓ **All Loans Manually Underwritten**

## CalVet Affordable Loan Features:

- Low to no down payment
- Fixed rate, 30-year term
- 1% Origination Fee with no additional lender fees
- No monthly mortgage insurance premium, which qualifies more veterans
- Fire and Hazard insurance with low group rates and guaranteed replacement cost
- Disaster protection for earthquake and flood damage – great coverage with low deductibles and low premiums
- Optional Low cost group Life Insurance



Contact us: 866-653-2510 • [Loanapps@calvet.ca.gov](mailto:Loanapps@calvet.ca.gov) • [calvet.ca.gov/homeloans](http://calvet.ca.gov/homeloans)



\*4.25% - Estimated total monthly payment/APR based on a \$200K sales price, no down payment & financing of the VA funding fee under the CalVet/VA program, \$200K assessed value, mandatory hazard, and disaster indemnity insurance. Your actual payment can vary due to replacement costs for your home, location, local taxes, fees, and assessments and subsequent use of VA benefit, etc.