

Your VA Home Loan Benefit Explained



Military.com

Table of Contents

Your VA Home Loan Benefit Explained	3
VA Home Loan at a glance	3
What is the most I can borrow using my VA Home Loan?	4
Am I eligible for a VA Home Loan?	4
How do I apply for my VA Home Loan?	5
VA Loan Documents Checklist	7
VA Eligibility Information	7
Employment Information.....	7
Savings and Financial Information	7
Credit Information	7
Personal Information	7
If You Are Refinancing or Own Rental Property	7
How do I refinance using my VA Home Loan?	8
What's the Cash-out Refinance Option?	8
Conventional to VA Refinance	9
Can I reuse my VA Home Loan benefit?	9
What are the advantages of a VA Home Loan?	10
More VA Home Loan Eligibility Details	10
Wartime	10
Peacetime	11
Service after 9/7/1980 (enlisted) or 10/16/1981 (officer)	11
Gulf War	11
Active Duty Service Personnel.....	12
Selected Reserves or National Guard	12
Unremarried Surviving Spouses/Spouses of POW or MIA Serviceperson:	12
Eligibility may also be established for:	12
VA Home Loan Limits for High-Cost Counties	13

Your VA Home Loan Benefit Explained

One of the most significant benefits of military service is the VA home loan, which can help you purchase a home with no down payment or refinance an existing loan. This gives you the opportunity to get a mortgage with a competitive interest rate as well as a lower cost at closing without prepayment penalty. With all these benefits, you have the potential to purchase a more expensive home than you might otherwise have been able to afford.

VA does not give you the actual loan for your home; rather, they simply guarantee a loan made to you by private lenders (such as banks, savings and loans, or mortgage companies). If a home loan is approved by your lender, VA will guarantee a portion of the loan to the lender.

VA Home Loan at a glance — What can a VA Home Loan be used for?

- Home purchase or repair
- Buying a home, townhouse, or condo
- Building a home
- Buying a manufactured home with or without a lot
- Repairing, altering, or improving a home
- Simultaneously purchasing and improving a home with energy efficient improvements
- Installing a solar heating or cooling system or other weatherization improvements
- Refinancing an existing home loan
- Refinancing an existing VA home loan to lower the interest rate
- Refinancing a manufactured home with or without a lot

Source: Dept. of Veterans Affairs



What is the most I can borrow using my VA Home Loan?

There is technically no maximum VA loan, but lenders will generally limit the total amount of a VA-guaranteed loan to \$417,000. VA actually guarantees up to 25 percent of the \$417,000 loan limit. While not a down payment, the guarantee often satisfies the lenders' requirement that a portion of the home price be paid for up front (i.e., the down payment). This can save the home buyer the burden of making a down payment. The loan maximum itself may be up to 100 percent of the VA established reasonable value of the property, though generally it may not exceed \$417,000. In addition, certain funding fees and closing costs apply, and you must be able to pay a portion of these fees up front. Generally, these fees range from 1.25 percent to 3.3 percent of the total loan.

Typically, VA home loan limits are increased every year for some high-cost geographic areas. In some high-cost counties the VA Home Loan limit is over \$1M. These limits apply only to "high cost" counties and overseas locales, which include counties in Alaska, Hawaii, California, Colorado, Virginia to name a few.

See the table on [page 13](#) for a complete list of high-cost counties.



Am I eligible for a VA Home Loan?

The major eligibility categories for a VA home loan include:

- Veterans and servicemembers who have served 181 active-duty days during peacetime, unless discharged or separated from a previous qualifying period of active-duty service
- Veterans who served during World War II, Korea, or Vietnam, if they served for 90 days and were honorably discharged
- If you have served for any period since August 2, 1990, you can also qualify if you have served 24 months of continuous active duty, or the full period (at least 90 days) that you were called to active duty
- Those who have completed a total of six years in the Selected Reserve or National Guard
- An unremarried spouse of a veteran who died while in service or from a service-connected disability or a spouse of a servicemember missing in action or a prisoner of war (note: A surviving spouse who remarries on or after attaining age 57, and on or after December 16, 2003, may also be eligible for the home loan benefit)

More details on VA loan eligibility can be found on [page 10](#).

How do I apply for my VA Home Loan?

There are four basic steps in the VA home loan application process. The first step is to find a lender or lending institution that provides home loans. At this stage, you should also gather the documents you'll need when applying for the loan. The second step involves getting a purchase agreement for your new home and asking VA for a property inspection or appraisal. For the third step, you'll need to submit a VA home loan application. In the fourth and final step, your loan is approved, the funding is confirmed, and you can close on your new home.

Step 1: Selecting a Home – Select a home and discuss the purchase with the seller or selling agent. Sign a purchase contract conditioned on approval of your VA home loan.

Step 2: Select a Lender – A lender can help you review your financial situation and credit history and determine the loan amount you qualify for. Choose a lending institution that is VA approved and can handle home loans.

Present your Certificate of Eligibility (if available) to the selected lender and complete a loan application. You can also get your Certificate of Eligibility from your lender through the Automated Certificate of Eligibility (ACE) system. This Internet-based application can establish your eligibility and issue an online Certificate of Eligibility in a matter of seconds. However, not all requests can be processed through ACE – only those veterans for whom the VA has sufficient data are eligible for this streamlined process.

Step 3: Submit the Application – The lender will Process the Required Loan Documentation and develop all credit and income information. They will also request VA to assign a licensed appraiser to determine the reasonable value for the property. A Certificate of Reasonable Value will be issued.

NOTE: You may be required to pay for the credit report and appraisal unless the seller agrees to pay.

Step 4: Loan Approval, Funding, and Closing – The lender will let you know the decision on the loan. You should be approved if the established value and your credit and income are acceptable.

You (and spouse) attend the loan closing. The lender or closing attorney will explain the loan terms and requirements as well as where and how to make the monthly payments. Sign the note, mortgage, and other related papers.



To finalize your transaction you need these legal binding documents:

- Promissory note indicating amount borrowed, interest rate charged, and terms of repayment
- Deed of Trust placing the property as security against the loan and note
- HUD-1 form (pages 1 and 2) itemizing all fees incurred for obtaining the loan

Once your loan documents have been prepared, signed, and returned, the funding process begins. After a final check of all signed documents is completed, the lender funds the loan. Usually through an electronic wire transfer, the money you borrowed is given to the escrow or closing attorney for disbursement.

The last step is the issuance of your HUD-1, which often takes place on the same day as the recording of your loan. The recording is considered the true closing of the loan.

By law, a VA loan user must pay a funding fee (usually around 2 percent of the loan), but VA can lower this fee if the borrower makes a down payment of at least 5 percent. You may also be exempt from this fee if you fall under one of these categories:

- You receive VA compensation for service-connected disabilities.
- You are a veteran who would be entitled to receive compensation for service-connected disabilities if you did not receive retirement pay.
- You are a surviving spouse of a veteran who died in service or from service-connected disabilities.



VA Loan Documents Checklist

VA Eligibility Information

- Certificate of Eligibility: Obtain VA Form 26-1880, Request for a Certificate of Eligibility for VA Home Loan Benefits
- Certificate of Release or Discharge from Active Duty (DD Form 214) if you are a veteran;
if you do not have this form, apply for one using Standard Form 180

Employment Information

- Complete tax returns from the past two years, with all schedules
- W-2s and 1099s from the past two years
- Most recent pay stubs covering a one-month period
- If applicable: tax returns and Year-to-Date Profit and Loss Statement from the last three years for self-employed veteran
- If applicable: copies of spouse's employer addresses and phone numbers

Savings and Financial Information

- Complete bank statements from the most recent three months for all accounts
- Most statements from retirement, 401k, mutual funds, money market, stocks, bonds, and inheritances
- If applicable: copies of spouse's financial accounts and phone numbers

Credit Information

- Latest credit card statements, indicating minimum payments and account numbers
- Name, address, and phone number of your landlord, or 12 months of cancelled rent checks
- If applicable: if you have no credit cards, copies of your most recent utility bills
- If applicable: copy of complete bankruptcy and discharge papers
- If applicable: if you co-signed for a mortgage, car, credit card, etc., copies of 12 months' cancelled checks, front and back, indicating you are not making payments
- If applicable: copies of spouse's credit card accounts

Personal Information

- Copy of driver's license
- Copy of Social Security card
- If applicable: copies of complete divorce, palimony, or alimony papers
- If applicable: copy of green card or work permit

If You Are Refinancing or Own Rental Property

- Copy of note and deed from current loan
- Copy of property tax bill
- Copy of hazard (homeowners) insurance policy
- Copy of payment coupon for current mortgage
- If applicable: If property is multi-unit, you need copies of rental agreements. Upon review of your file on a case-by-case basis, additional documents may be requested.

These documents will only be used in the verification process.

Source: Dept. of Veterans Affairs

How do I refinance using my VA Home Loan?

You can use your VA home loan benefit to refinance your existing VA home loan to a lower interest rate, with little or no out-of-pocket cost. This is called an Interest Rate Reduction Refinancing Loan (IRRRL), also known as a “rapid refinance” or a “streamline refinance.”

Generally, no appraisal, credit information, or underwriting is required for this refinancing option, although some lenders may require an appraisal and credit report. The fees and charges associated with the refinancing loan may be incorporated into the new VA loan. Remember: The interest rate on the new loan must be lower than the rate on the old loan (unless you refinance an adjustable-rate mortgage to a fixed-rate mortgage).

To receive an IRRRL, work with your lender to process your application. It’s generally a good idea to compare several lenders’ rates first, as there may be large differences in the terms they offer. Also, some lenders may contact you suggesting that they are the only lenders with the authority to make IRRRLs, but according to VA, any lender can make you an IRRRL.

An IRRRL can be done only if you have already used your eligibility for a VA loan on the property you intend to refinance. If you have your Certificate of Eligibility, take it to the lender to show your prior use of the entitlement.

The occupancy requirement for an IRRRL is different from that for other VA loans. When you originally got your VA loan, you certified that you occupied or intended to occupy the home. For an IRRRL, you need only certify that you previously occupied it.

The loan may not exceed the sum of the outstanding balance on the existing VA loan, plus allowable fees and closing costs, including the funding fee.



What’s the Cash-out Refinance Option?

The Veterans’ Benefits Improvement Act of 2008 allows you to free up cash with a cash-out refinance, a VA home loan refinance program in which you can cash-out on the equity you have built up in your home. As an example, if you still owe \$70,000 on your original loan, you can refinance for a \$90,000 loan, which gives you a cash-out of \$20,000.

An appraisal is required and you must qualify for the loan. If you are refinancing for the first time, VA charges a 2.15% funding fee for this program (2.15% of the total loan) which can be rolled into the loan amount. If you refinance more than once, the funding fee is 3.3%.

There is no minimum amount of time that you must own your home, yet your home must have sufficient equity to qualify for VA refinancing. Existing loans can be refinanced whether they are in a current or delinquent status, but refinancing loans are subject to the same income and credit requirements as regular home loans. As long as you have title to the property you can refinance an assumed loan. Check with your lender as there are some additional regulations concerning assumed loans.

Conventional to VA Refinance

If you do not have a VA home loan but are eligible for one, you can refinance a subprime or conventional mortgage for up to 100 percent of the value of the property. Usually you will be charged a funding fee of around 2-3 percent (depending on the lender you choose) if you are using your VA loan guarantee for the first time. Benefits to this type of refinancing are that your new interest rate may be lower and you will have no monthly mortgage insurance or out-of-pocket closing costs.

Can I reuse my VA Home Loan benefit?

The VA home loan benefit can be reused if you have paid off your prior VA loan and sold the property. In addition you may, on a one-time-only basis, be able to reuse or restore your benefit eligibility if your prior VA loan has been paid in full and you still own the property.

In either case, to restore your eligibility, you must send a completed VA Form 26-1880 to your VA Eligibility Center. (See VA Loan Documents Checklist Above.)

To prevent delays in processing, you should also include evidence that the prior loan has been paid in full and, if applicable, the property disposed of. This evidence can be presented in the form of a paid-in-full statement from the former lender, or a copy of the HUD-1 settlement statement completed in connection with a sale of the property or refinance of the prior loan.

Depending on the circumstances, if you have already used a portion of your VA-guaranteed amount (up to \$89,912), and the used portion cannot be restored, any remaining portion of your VA guarantee is available for use on another loan. You will have to ask your lender if your remaining VA-guaranteed portion will be enough, or if you will need to make a down payment to qualify for the loan. If you have a question about your specific case, contact VA.



What are the advantages of a VA Home Loan?

The following is a quick list of reasons why a VA loan may be your best option:

- No down payment required
- VA funding fee may be financed in the loan
- VA Loans do not require perfect credit – there is no credit score cut-off
- VA funding fees may be waived for veterans with VA rated service-connected disabilities and surviving spouses of veterans with service-connected disabilities
- Closing costs may be shared between the buyer and lender
- Flexible mortgage types – fixed, hybrid and traditional ARMs
- No mortgage insurance premiums – this is huge in today’s housing market
- VA guaranteed mortgages are assumable
- No pre-payment penalties
- Homes are inspected and appraised by VA prior to approval and/or during construction
- VA can offer assistance to veteran borrowers in default due to temporary financial difficulty
- Refinance and Interest Rate Reduction loans are available

All in all, the pros far outweigh the cons. And, considering there are very few “no-down payment” mortgage options around that offer lower associated fees, using your VA home loan benefit seems like a no-brainer – as long as the red tape doesn’t scare you.

More VA Home Loan Eligibility Details

The following periods of service and other factors determine your eligibility for a VA Home Loan:

Wartime – Service During:

- WWII: 9/16/1940 to 7/25/1947
- Korean: 6/27/1950 to 1/31/1955
- Vietnam: 8/5/1964 to 5/7/1975

You must have at least 90 days on active duty and been discharged under other than dishonorable conditions. If you served less than 90 days, you may be eligible if discharged for a service connected disability.

Peacetime — Service during periods:

- 7/26/1947 to 6/26/1950
- 2/1/1955 to 8/4/1964
- 5/8/1975 to 9/7/1980 (Enlisted)
- 5/8/1975 to 10/16/1981 (Officer)

You must have served at least 181 days of continuous active duty and been discharged under other than dishonorable conditions. If you served less than 181 days, you may be eligible if discharged for a service connected disability.



Service after 9/7/1980 (enlisted) or 10/16/1981 (officer)

If you were separated from service which began after these dates, you must have:

- Completed 24 months of continuous active duty or the full period (at least 181 days) for which you were ordered or called to active duty and been discharged under conditions other than dishonorable, *or*
- Completed at least 181 days of active duty and been discharged under the specific authority of 10 USC 1173 (Hardship), or 10 USC 1171 (Early Out), or have been determined to have a compensable service-connected disability;
- Been discharged with less than 181 days of service for a service-connected disability. Individuals may also be eligible if they were released from active duty due to an involuntary reduction in force, certain medical conditions, or, in some instances for the convenience of the Government.

Gulf War — Service during period 8/2/1990 to date yet to be determined

If you served on active duty during the Gulf War, you must have:

- Completed 24 months of continuous active duty or the full period (at least 90 days) for which you were called or ordered to active duty, and been discharged under conditions other than dishonorable, *or*
- Completed at least 90 days of active duty and been discharged under the specific authority of 10 USC 1173 (Hardship), or 10 USC 1173 (Early Out), or have been determined to have a compensable service-connected disability, *or*
- Been discharged with less than 90 days of service for a service-connected disability. Individuals may also be eligible if they were released from active duty due to an involuntary reduction in force, certain medical conditions, or, in some instances, for the convenience of the Government.

Active Duty Service Personnel

If you are now on regular duty (not active duty for training), you are eligible after having served 181 days (90 days during the Gulf War) unless discharged or separated from a previous qualifying period of active duty service.

Selected Reserves or National Guard

If you are not otherwise eligible, you are eligible if you have completed a total of six years in the Selected Reserves or National Guard (member of an active unit, attended required weekend drills and two-week active duty for training) and

- Were discharged with an honorable discharge, *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 service, *or*
- Continue to serve in the Selected Reserves

If you have completed less than six years you may be eligible if discharged for a service-connected disability.

Unremarried Surviving Spouses/Spouses of POW or MIA Serviceperson:

- Are an unremarried spouse of a veteran who died while in service or from a service connected disability, *or*
- Are a spouse of a serviceperson missing in action or a prisoner of war

NOTE: Also, a surviving spouse who remarries on or after attaining age 57, and on or after December 16, 2003, may be eligible for the home loan benefit. However, a surviving spouse who remarried before December 16, 2003, and on or after attaining age 57, must have applied by December 15, 2004, to establish home loan eligibility.

Eligibility may also be established for:

- Certain United States citizens who served in the armed forces of a government allied with the United States in WW II.
- Individuals with service as members in certain organizations, such as Public Health Service officers, cadets at the United States Military, Air Force, or Coast Guard Academy, midshipmen at the United States Naval Academy, officers of National Oceanic & Atmospheric Administration, merchant seaman with WW II service, and others.

Source: Dept. of Veterans Affairs

VA Home Loan Limits for High-Cost Counties

The VA loan guaranty program does not impose a maximum amount that an eligible veteran may borrow using a VA loan but limits the maximum guaranty amount to \$417,000 for 2011. However, if you live in one the following county “limits” below, must be used to calculate VA’s maximum guaranty amount for a particular county. These limits apply to all loans closed January 1, 2013 through December 31, 2013.

The maximum guaranty amount (available for loans over \$144,000) is 25 percent of the 2011 VA limit shown below. A veteran with full entitlement available may borrow up to the 2011 VA limit shown below and VA will guarantee 25 percent of the loan amount. If a veteran has previously used entitlement that has not been restored, the maximum guaranty amount available to that veteran must be reduced accordingly. Check your own investor requirements regarding guaranty amounts and down payments. Questions about VA loans in a particular county may be directed to the VA Regional Loan Center listed for that county below.

NOTE: For all counties other than those listed below, the 2013 limit is \$417,000.

STATE	COUNTY	2013 VA LIMIT	Regional Loan Center
Alaska	Aleutians East	\$625,500	Denver
Alaska	Aleutians West	\$625,500	Denver
Alaska	Anchorage	\$625,500	Denver
Alaska	Bethel	\$625,500	Denver
Alaska	Bristol Bay	\$625,500	Denver
Alaska	Denali	\$625,500	Denver
Alaska	Dillingham	\$625,500	Denver
Alaska	Fairbanks North	\$625,500	Denver
Alaska	Haines	\$625,500	Denver
Alaska	Hoonah-Angoon	\$625,500	Denver
Alaska	Juneau	\$625,500	Denver
Alaska	Kenai Peninsula	\$625,500	Denver
Alaska	Ketchikan Gateway	\$625,500	Denver
Alaska	Kodiak Island	\$625,500	Denver
Alaska	Lake and Peninsula	\$625,500	Denver
Alaska	Matanuska-Susitna	\$625,500	Denver
Alaska	Nome	\$625,500	Denver
Alaska	North Slope	\$625,500	Denver
Alaska	Northwest Arctic	\$625,500	Denver
Alaska	Prince of Wales-Hyder	\$625,500	Denver
Alaska	Sitka	\$625,500	Denver
Alaska	Skagway Municipality	\$625,500	Denver
Alaska	Southeast Fairbanks	\$625,500	Denver
Alaska	St. Petersburg	\$625,500	Denver
Alaska	Valdez-Cordova	\$625,500	Denver
Alaska	Wade Hampton	\$625,500	Denver
Alaska	Wrangell City/Borough	\$625,500	Denver
Alaska	Yakutat City	\$625,500	Denver
Alaska	Yukon-Koyukuk	\$625,500	Denver

STATE	COUNTY	2013 VA LIMIT	Regional Loan Center
California	Alameda	\$987,500	Phoenix
California	Contra Costa	\$987,500	Phoenix
California	Los Angeles	\$668,750	Phoenix
California	Marin	\$987,500	Phoenix
California	Mono	\$437,500	Phoenix
California	Monterey	\$425,000	Phoenix
California	Napa	\$521,250	Phoenix
California	Orange	\$668,750	Phoenix
California	San Benito	\$823,750	Phoenix
California	San Diego	\$500,000	Phoenix
California	San Francisco	\$987,500	Phoenix
California	San Luis Obispo	\$481,250	Phoenix
California	San Mateo	\$987,500	Phoenix
California	Santa Barbara	\$593,750	Phoenix
California	Santa Clara	\$823,750	Phoenix
California	Santa Cruz	\$688,750	Phoenix
California	Sonoma	\$448,750	Phoenix
California	Ventura	\$546,250	Phoenix
Colorado	Eagle	\$712,500	Denver
Colorado	Lake	\$712,500	Denver
Colorado	Pitkin	\$1,094,625	Denver
Colorado	Routt	\$550,000	Denver
Colorado	San Miguel	\$1,094,625	Denver
Colorado	Summit	\$667,500	Denver
Connecticut	Fairfield	\$612,500	Cleveland
District of Columbia	District of Columbia	\$843,750	Roanoke
Guam	Guam	\$625,500	Honolulu
Hawaii	Hawaii	\$625,500	Honolulu
Hawaii	Honolulu	\$750,000	Honolulu
Hawaii	Kalawao	\$625,500	Honolulu
Hawaii	Kauai	\$625,500	Honolulu
Hawaii	Maui	\$625,500	Honolulu
Idaho	Teton	\$635,000	Denver
Massachusetts	Dukes	\$723,750	Manchester
Massachusetts	Essex	\$500,000	Manchester
Massachusetts	Middlesex	\$500,000	Manchester
Massachusetts	Nantucket	\$1,094,625	Manchester
Massachusetts	Norfolk	\$500,000	Manchester
Massachusetts	Plymouth	\$500,000	Manchester
Massachusetts	Suffolk	\$500,000	Manchester
Maryland	Anne Arundel	\$500,000	Roanoke
Maryland	Baltimore	\$500,000	Roanoke
Maryland	Calvert	\$843,750	Roanoke
Maryland	Carroll	\$500,000	Roanoke
Maryland	Charles	\$843,750	Roanoke
Maryland	Frederick	\$843,750	Roanoke
Maryland	Harford	\$500,000	Roanoke

STATE	COUNTY	2013 VA LIMIT	Regional Loan Center
Maryland	Howard	\$500,000	Roanoke
Maryland	Montgomery	\$843,750	Roanoke
Maryland	Prince George's	\$843,750	Roanoke
Maryland	Queen Anne's	\$500,000	Roanoke
New Hampshire	Rockingham	\$500,000	Manchester
New Hampshire	Strafford	\$500,000	Manchester
New Jersey	Bergen	\$722,500	Cleveland
New Jersey	Essex	\$722,500	Cleveland
New Jersey	Hudson	\$722,500	Cleveland
New Jersey	Hunterdon	\$722,500	Cleveland
New Jersey	Middlesex	\$722,500	Cleveland
New Jersey	Monmouth	\$722,500	Cleveland
New Jersey	Morris	\$722,500	Cleveland
New Jersey	Ocean	\$722,500	Cleveland
New Jersey	Passaic	\$722,500	Cleveland
New Jersey	Somerset	\$722,500	Cleveland
New Jersey	Sussex	\$722,500	Cleveland
New Jersey	Union	\$722,500	Cleveland
New York	Bronx	\$722,500	Manchester
New York	Kings	\$722,500	Manchester
New York	Nassau	\$722,500	Manchester
New York	New York	\$722,500	Manchester
New York	Putnam	\$722,500	Manchester
New York	Queens	\$722,500	Manchester
New York	Richmond	\$722,500	Manchester
New York	Rockland	\$722,500	Manchester
New York	Suffolk	\$722,500	Manchester
New York	Westchester	\$722,500	Manchester
Pennsylvania	Pike	\$722,500	Cleveland
Utah	Salt Lake	\$650,000	Denver
Utah	Summit	\$650,000	Denver
Utah	Tooele	\$650,000	Denver
Virginia	Alexandria	\$843,750	Roanoke
Virginia	Arlington	\$843,750	Roanoke
Virginia	Clarke	\$843,750	Roanoke
Virginia	Fairfax	\$843,750	Roanoke
Virginia	Falls Church	\$843,750	Roanoke
Virginia	Fauquier	\$843,750	Roanoke
Virginia	Fredericksburg	\$843,750	Roanoke
Virginia	Lancaster	\$843,750	Roanoke
Virginia	Loudoun	\$843,750	Roanoke
Virginia	Manassas	\$843,750	Roanoke
Virginia	Manassas Park	\$843,750	Roanoke
Virginia	Prince William	\$843,750	Roanoke
Virginia	Spotsylvania	\$843,750	Roanoke
Virginia	Stafford	\$843,750	Roanoke
Virginia	Warren	\$843,750	Roanoke

STATE	COUNTY	2013 VA LIMIT	Regional Loan Center
Virgin Islands	St. Croix	\$625,500	St. Petersburg
Virgin Islands	St. John	\$625,500	St. Petersburg
Virgin Islands	St. Thomas	\$625,500	St. Petersburg
Washington	King	\$500,000	Denver
Washington	Pierce	\$500,000	Denver
Washington	San Juan	\$432,400	Denver
Washington	Snohomish	\$468,750	Denver
West Virginia	Jefferson	\$843,750	Roanoke
Wyoming	Teton	\$635,000	Denver

Regional Loan Center Info:

Cleveland

Department of Veterans Affairs
VA Regional Loan Center
1240 East Ninth Street
Cleveland, OH 44199
<http://benefits.va.gov/cleveland/>

Denver

Department of Veterans Affairs
VA Regional Loan Center
155 Van Gordon Street
Lakewood, CO 80228
(Mail: Box 25126, Denver, CO 80225)
<http://www.benefits.va.gov/denver/>

Honolulu

Department of Veterans Affairs
VA Regional Office
Loan Guaranty Division (26)
459 Patterson Rd.
Honolulu, HI 96819

*Although not an RLC, this office is a fully functioning Loan Guaranty operation for Hawaii.
http://www.vba.va.gov/ro/honolulu/LGY/Loan_Guaranty.html

Phoenix

Department of Veterans Affairs
VA Regional Loan Center
3333 N. Central Avenue
Phoenix, AZ 85012-2402
<http://www.benefits.va.gov/phoenix/>

Roanoke

Department of Veterans Affairs
VA Regional Loan Center
210 First Street
Roanoke, VA 24011
Mailing Address:
116 N. Jefferson Street
Roanoke, VA 24016
<http://www.benefits.va.gov/roanoke/>

St. Petersburg

Department of Veterans Affairs
VA Regional Loan Center
9500 Bay Pines Blvd.
St. Petersburg, FL 33708
(Mail: P.O. Box 1437, St. Petersburg, FL 33731)
<http://www.benefits.va.gov/stpetersburg/>