



THANK YOU FOR **YOUR SERVICE** TO OUR NATION.

**LET OUR VA LOAN OPTIONS HELP YOU FULFILL YOUR DREAMS OF HOMEOWNERSHIP.** As a token of our appreciation for your service, we provide exclusive incentives for veterans, honoring the sacrifices you've made.

#### Benefits of VA Home Loans

- Zero Down Payment Option
- Conforming Loan Amounts:
  - \$806,500 in the Continental US
  - \$1,209,750 in Hawaii and Alaska
- Competitive Interest Rates
- Flexible Qualification Criteria
- No Mortgage Insurance Required
- Buyer Not Responsible for Select Closing Costs, such as Escrow, Notary, and Processing Fees

Take the next step to owning a home. [Apply Online](#) today.



**Noah Smith**

Loan Officer  
(877) 794-9902  
DOCFCU@navpros.com  
NMLS #1563220



DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION



This is not a commitment to lend, all applications are subject to credit and collateral approval. Programs, fees and rates are subject to change without notice. Other restrictions and limitations may apply. Federally insured by NCUA. Department of Commerce Federal Credit Union NMLS #810389. Additional origination support services provided by Navigator Lending Solutions, a division of Land Home Financial Services, Inc. NMLS #1796.