VA Loan Guaranty Service
Regional Loan Centers

St. Paul Regional Loan Center

1 Federal Drive
St. Paul, MN 55111
rlc335@va.gov
Phone: 1-877-827-3702 (select option)
Loan Production: Option 2
Construction & Valuation: Option 5
Loan Administration: Option 3

OTHER REGIONAL LOAN CENTERS

- Phoenix, AZ
- Denver, CO
- Houston, TX
- Cleveland, OH
- Roanoke, VA
- St. Petersburg, FL
- Atlanta, GA
- Honolulu, HI*

ChooseVA
VA Loan Benefits

- No Down Payment
- No PMI/MIP
- Assumable Mortgage
- Flexible Credit Guidelines
- Competitive Interest Rates
- Quick Processing Time
<table>
<thead>
<tr>
<th></th>
<th>NE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$</strong></td>
<td>$214,551</td>
</tr>
<tr>
<td><strong>%</strong></td>
<td>4.77%</td>
</tr>
<tr>
<td><strong>DTI</strong></td>
<td>707</td>
</tr>
<tr>
<td><strong>$</strong></td>
<td>$264,109</td>
</tr>
<tr>
<td><strong>%</strong></td>
<td>4.67%</td>
</tr>
<tr>
<td><strong>DTI</strong></td>
<td>718</td>
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<tr>
<td><strong>42.3%</strong></td>
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<tr>
<td><strong>40.5%</strong></td>
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</table>
## VA Loan Volume

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Loans</th>
<th>Purchase Loans</th>
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<tbody>
<tr>
<td>2014</td>
<td>438,398</td>
<td>271,701</td>
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<tr>
<td>2015</td>
<td>631,142</td>
<td>322,115</td>
</tr>
<tr>
<td>2016</td>
<td>705,474</td>
<td>353,002</td>
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<tr>
<td>2017</td>
<td>740,382</td>
<td>380,430</td>
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<tr>
<td>2018</td>
<td>599,082</td>
<td>398,509</td>
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<tr>
<td>FYTD19</td>
<td>183,857</td>
<td>130,888</td>
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</table>
Percentage of Exempt Veterans

- 2009: 25.70%
- 2010: 26.50%
- 2011: 29.54%
- 2012: 32.62%
- 2013: 34.09%
- 2014: 35.00%
- 2015: 38%
- 2016: 39.10%
- 2017: 39.80%
- 2018: 44.00%
- 2019: 45.60%
SAH/SHA

Special Housing Adaptation (SHA)

- $37,597 (max)
- Up to 3 uses
- Loss, or loss of use of both hands, vision impairment, respiratory, issues, severe burns, etc.

VS

Specially Adapted Housing (SAH)

- $85,645 (max)
- Up to 3 uses
- Loss, or loss of use of both legs or arms, blindness & loss of one leg, one leg & one arm, severe burns, other conditions, such as, MS, ALS

Photo Courtesy of U.S. Army
Native American Direct Loan

• Provides funds for Native American Veterans to purchase/build property on trust land.
• Loans are assumable to any qualified tribal member
• Low closing costs
• No down payment required if value supports the loan amount
• Competitive interest rates
• Brings local jobs to builders, inspectors, laborers
• Frees up tribal funds to use in other important areas

Since 1992, VA has provided more than 120 million dollars for the purchase/construction of homes on trust land!