

# VA Loan

**Overview**

> Mortgage guaranteed by the U.S. Department of Veterans Affairs (VA)
> For American veterans, current military, reservists, and surviving spouses
> No down payment or PMI required

**A Good Option If:**

> You are serving or have served in the U.S. military and want to take advantage of a mortgage with no down payment

One of Indy's Top Financial Institutions for Homebuyers*

> **Low fees & closing costs**
> **Competitive rates**
> **Quick online application**
> **Dedicated mortgage rep from application to closing**




**Ryan Schulte**

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**TO VIEW RATES AND APPLY ONLINE:**

**elements.org/rschulte**

* Based on total dollar mortgage volume closed as of December 2024 in the Indianapolis metropolitan statistical area. Information based on mortgage recordings provided by Mobility Market Intelligence. Ranking is among banks and credit unions and excludes mortgage companies.