



Native American Direct Loan Program

Opening Doors for Native American Veterans



You've earned an opportunity for homeownership through your military service.

The Native American Direct Loan (NADL) program offers VA-direct loans to help Native American Veterans **buy, build, or improve** a home on **Federal trust land**.

What are the Benefits of NADL?

01

Low fixed
interest rate

02

No down
payment

03

No private
mortgage
insurance

04

Limited
closing costs

05

Reusable
benefit

06

Ability to
refinance
NADL loans

Who is Eligible for a NADL?

If you are a Native American Veteran enrolled as a member of a Federally recognized tribe, you and your spouse are eligible for a NADL if you meet all of the following requirements:

- » Your Tribal Government has a **Memorandum of Understanding (MOU)** with VA regarding NADL. Go to https://www.benefits.va.gov/homeloans/nadl_mou.asp to find a complete list of Tribes with MOUs.
- » You have a valid VA home loan **Certificate of Eligibility (COE)**.
- » You can provide proof that your income will cover the mortgage payments and costs of owning a home.
- » You meet VA's flexible credit standards.
- » The home you are seeking to buy, build, or repair using NADL loan funds will be your residence.

For more information, visit the NADL homepage at www.benefits.va.gov/homeloans/nadl.asp or call 888-349-7541 and request to speak to a NADL team member.

