VA DIRECT HOME LOANS FOR NATIVE AMERICANS LIVING ON TRUST LAND

You've earned it—a home without a down payment or private mortgage insurance, with a competitive interest rate as well as low closing costs.

If you would like to buy, build or renovate a home, VA supports you through the traditional VA home loan guaranty program and the Native American Direct Loan (NADL) program. The NADL program is a homeownership option designed specifically for Native American Veterans living on Federal Trust Land.

To learn more about the NADL program, visit **www.benefits.va.gov/homeloans/nadl.asp** or call **1-877-827-3702.**

HOUSING

VA | U.S. Department of Veterans Affairs

HOW TO APPLY FOR A LOAN

- Check whether your tribal organization has a Memorandum of Understanding with VA to participate in the program.
- Log on to **www.eBenefits.va.gov** and apply for your Certificate of Eligibility, or submit a paper application (VA Form 26-1880) to the VA Atlanta Eligibility Center.
- Contact your VA Regional Loan Center to get more information and begin the loan application process. A contact list for Regional Loan Centers can be found online.
- Find a home and sign a purchase agreement or contract with a homebuilder.

Here are a few of the program's benefits:

- No down payment
- No private mortgage insurance
- Up to $417,000 in most areas
- Low closing costs
- Low fixed interest rate
- Reusable benefit

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Scan here with your smartphone's QR code reader to learn more about your VA home loan benefits.

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