

Can National Guard vets get VA loans?

Can National Guard vets, and other reservists, get VA loans?

The Veteran's Benefits Improvements Act of 1994 gives men and women who have completed six years in the Army, Air Force, Marine Corps or Coast Guard Reserves or the Army National Guard or Air National Guard eligibility for VA home loans, including no-down payment programs. If you are a reservist or a National Guard veteran, you can receive VA home loan benefits, but you will pay higher funding fee, up to 2.75 percent of the loan amount. If you make a down payment, the fee can be incorporated into the loan amount.

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