

EXPLORE YOUR VA LOAN BENEFITS WITH **VETERANS UNITED**



Adam Craig, Loan Officer

NMLS ID #1726012

Office (800) 814-1103 x 2325
Email adam.craig@vu.com
Website vu.com/lo/Adam-Craig

Visit my website to get prequalified quickly



4.7 out of 5



Average Satisfaction Rating from
more than 135,000 Veteran clients

THREE SIMPLE STEPS TO GET PREQUALIFIED

1

Call me or visit my website to fill out the quick and secure prequalification form.

2

We will review your finances and credit to give you an estimate of how much home you can afford.

3

Once prequalified, I will also request some documentation from you to verify everything we've discussed.

Prequalification is an important step towards getting preapproved for a loan. Once you have your preapproval letter in hand, you can confidently move forward in the homebuying process, touring homes with your agent and submitting an offer on the home of your dreams. [Call me with any questions or get started online now.](#)



The Veterans United PowerHouse Referral Advantage

WHY USE THE VA LOAN?

The VA Loan Program is one of the most powerful loan programs on the market and was used by over 740,000 Veterans and military families last year.

- » **No down payment**
Finance 100 percent of the purchase price without putting money down.
- » **No private mortgage insurance**
No PMI can save you hundreds every month on your mortgage.
- » **Competitive interest rates**
VA Loans have historically had lower interest rates than conventional loans according to Ellie Mae.

WHY VETERANS UNITED?

We are the VA Loan experts. You will have a dedicated team that guides you through the entire process from your first conversation, through closing and beyond.

- » **No. 1 VA lender in the nation***
We closed more loans in 2018 than any other VA lender while achieving a 97.8 percent recommendation rating from our Veteran clients.
- » **PowerHouse Referral Advantage**
When your agent refers you directly to me, we will apply a credit to your loan that can be used toward your rate, appraisal or closing costs.**
- » **Lighthouse Program**
Our credit counseling team can guide you through the process of improving your credit and loan profile.

WANT TO LEARN MORE?

As experts in the VA loan, we created an extensive educational guide to homebuying to help close the knowledge gap. With short videos and articles we break down the process in digestible detail.

Visit VeteransUnited.com/Education



WE STAND WITH OUR NATION'S MILITARY LEADERS

Former Military Leaders have joined forces with Veterans United to offer guidance and support of our mission to raise awareness about the VA loan and homeownership.



Our military advisors are paid employees of Veterans United Home Loans.



**4.7 OUT OF 5
SATISFIED CUSTOMERS**



**NUMBER ONE
VA LENDER***



**97.8 PERCENT
CUSTOMER RECOMMENDATION**



Veterans United.
Home Loans

*Veterans United Home Loans proudly provided more VA Home Loans than any other lender in FY 2018 according to the Department of Veterans Affairs (Source: https://www.benefits.va.gov/HOMELANS/Lender_Statistics.asp) | **Specific terms may apply to the referral benefit. VeteransUnited.com | Veterans United Home Loans, NMLS ID #1907 (www.nmlsconsumeraccess.org) | 1400 Veterans United Drive, Columbia, MO 65203 | 1-800-884-5560 | A VA approved lender; Not endorsed or sponsored by the Dept. of Veterans Affairs or any government agency. Equal Opportunity Lender. Licensed in all 50 states. Applicable law requires that the following licensing information be listed: Arizona: Arizona Department of Financial Institutions, Mortgage Research Center, LLC, d/b/a Veterans United Home Loans, BK# 0918686; California: Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act, license #4130940; under the California Financing Law, license #603A581; Delaware: Licensed by the Delaware State Bank Commissioner to engage in business in Delaware under NMLS #1907, License #010363; Georgia: Georgia Residential Mortgage Licensee; Mortgage Lender License #19747; Kansas: Kansas Licensed Mortgage Company; Massachusetts: Massachusetts Licensed Broker, # MC1907; Massachusetts Licensed Lender, # MC1907; Nevada: Mortgage Research Center, LLC DBA Veterans United Home Loans Mortgage Broker License NMLS 1907 and Supplemental Mortgage Servicer License #4464, issued by the Division of Mortgage Lending; New Jersey: Licensed by the N.J. Department of Banking and Insurance; New York: Licensed Mortgage Banker - NYS Department of Financial Services; Oregon: Mortgage Research Center, LLC DBA Veterans United Home Loans, Mortgage Lending License #ML-3339, issued by the Division of Finance & Corporate Securities; Rhode Island: Lender License, Loan Broker License, Third Party Loan Servicer License; issued by the Rhode Island Division of Banking; Texas: Licensed by the Texas Department of Savings and Mortgage Lending, Mortgage Company License #1907; 77193 Servicer License - Corporate (Missouri) Office; Texas SML Residential Mortgage Loan Servicer Registration #1907.