This message is from the U.S. Department of Veterans Affairs. VA helps Veterans and service members become homeowners through the VA Home Loan benefit program. The program can help you buy, build, repair or retain a home. Banks and mortgage companies finance the loan, and VA guarantees a part of it. You don’t have to pay for private mortgage insurance, saving you money on your monthly mortgage payment. There’s no downpayment with a VA home loan benefit, and the VA guaranty also means competitively low interest rates and limited closing costs. To get started, ask your lender about obtaining a VA home loan certificate, or visit va.gov.