



Desert Empire Mortgage
Scott Simmons - Commercial Property Loan Specialist
 1111 East Tahquitz Canyon Way Suite #121 Palm Springs, CA 92262
 760-327-2254
Scott@DesertEmpireMortgage.com
www.DesertEmpireMortgage.com

**Residential
 &
 Commercial
 Property
 Loans**

Residential & Commercial Property Purchase and Refinance Mortgage Loans, & Financing

VA Home Loan Eligibility

You must have suitable credit, sufficient income, and a valid [Certificate of Eligibility](#) to be eligible for a VA-guaranteed home loan. The home must be for your own personal occupancy. The eligibility requirements to obtain a Certificate of Eligibility are listed below for Service members and Veterans, spouses, and other eligible beneficiaries.

VA home loans can be used to;

- buy or refinance a single family home, a home in a Planned Unit Development, (PUD), or a condominium unit in a VA-approved condominium project.

Eligibility Requirements for VA Home Loans

Service members and Veterans

To obtain a Certificate of Eligibility, the Veteran must have been discharged under conditions other than dishonorable and meet the service requirements below:

Status	Qualifying Wartime & Peacetime Periods	Qualifying Active Duty Dates	Minimum Active Duty Service Requirement
Veteran	WWII	9/16/1940 - 7/25/1947	90 total days
	Post-WWII	7/26/1947 - 6/26/1950	181 continuous days
	Korean War	6/27/1950 - 1/31/1955	90 total days
	Post-Korean War	2/1/1955 - 8/4/1964	181 continuous days
	Vietnam War	8/5/1964 - 5/7/1975 *For Veterans who served in the Republic of Vietnam, the beginning date is 2/28/1961	90 total days
	Post-Vietnam War	5/8/1975 - 9/7/1980 *The ending date for officers is 10/16/1981	181 continuous days
	24-month rule	9/8/1980 - 8/1/1990 *The beginning date for officers is 10/17/1981	<ul style="list-style-type: none"> • 24 continuous months, OR • The full period (at least 181 days) for which you were called or ordered to active duty
Currently On Active Duty	Gulf War	8/2/1990 - Present	<ul style="list-style-type: none"> • 24 continuous months, OR • The full period (at least 90 days) for which you were called or ordered to active duty
	Any	Any	90 continuous days
	National Guard &	Gulf War	8/2/1990 - Present

Status	Qualifying Wartime & Peacetime Periods	Qualifying Active Duty Dates	Minimum Active Duty Service Requirement
Reserve Member	<ul style="list-style-type: none"> • Six years of service in the Selected Reserve or National Guard, AND <ul style="list-style-type: none"> ○ Were discharged honorably, OR ○ Were placed on the retired list, OR ○ Were transferred to the Standby Reserve or an element of the Ready Reserve other than the Selected Reserve after service characterized as honorable, ○ OR Continue to serve in the Selected Reserve 		

**If you do not meet the minimum service requirements, you may still be eligible if you were discharged due to (1) hardship, (2) the convenience of the government, (3) reduction-in-force, (4) certain medical conditions, or (5) a service-connected disability.*

Spouses

The spouse of a Veteran can also apply for home loan eligibility under one of the following conditions:

- Unremarried spouse of a Veteran who died while in service or from a service connected disability, or
- Spouse of a Service member missing in action or a prisoner of war
- Surviving spouse who remarries on or after attaining age 57, and on or after December 16, 2003
(Note: a surviving spouse who remarried before December 16, 2003, and on or after attaining age 57, must have applied no later than December 15, 2004, to establish home loan eligibility. VA must deny applications from surviving spouses who remarried before December 6, 2003 that are received after December 15, 2004.)
- Surviving Spouses of certain totally disabled veterans whose disability may not have been the cause of death

Other Eligible Beneficiaries

You may also apply for eligibility if you fall into one of the following categories:

- Certain U.S. citizens who served in the armed forces of a government allied with the United States in World War II
- Individuals with service as members in certain organizations, such as Public Health Service officers, cadets at the United States Military, Air Force, or Coast Guard Academy, midshipmen at the United States Naval Academy, officers of National Oceanic & Atmospheric Administration, merchant seaman with World War II service, and others

Restoration of Entitlement

Veterans can have previously-used entitlement "restored" to purchase another home with a VA loan if:

- The property purchased with the prior VA loan has been sold and the loan paid in full, or
- A qualified Veteran-transferee (buyer) agrees to assume the VA loan and substitute his or her entitlement for the same amount of entitlement originally used by the Veteran seller. The entitlement may also be restored one time only if the Veteran has repaid the prior VA loan in full, but has not disposed of the property purchased with the prior VA loan. Remaining entitlement and restoration of entitlement can be requested through the VA Eligibility Center by completing [VA Form 26-1880](#).

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