



### Need A Place To Take Your Boots Off And Call Home?

We've got you covered. We are committed to helping U.S. military service members achieve their dream of homeownership through our VA loan program.

### Is VA Financing Your Best Option? Get Answers From the Experts.

You probably have many questions about financing a home through the **Veterans Administration program**. Whether you need to learn more about Qualifications, how much you can afford, or anything else, just ask us. We can explain it all and help you decide if VA financing is right for you.

### Why Choose a VA Loan?

**No Down Payment:** VA is a great option for those who want to purchase a home without putting money down.

**Exclusively Available to Military Families:** Whether you are a Veteran, an Active Duty Service Member or are in the reserves, this incredible and exclusive benefit is available to you. **Up to 2% to help with closing costs.**

**Low Rate:** VA loans often have some of the lowest rates available.

**Flexibility:** Income and credit requirements are much more flexible than other loan programs.

**Call us today to get started!**

Lisa Ferrara – President  
(914)755-3942 – Cell Phone  
[superiorlisa@optonline.net](mailto:superiorlisa@optonline.net) – E-mail

Sandra Y. Salguero – Assist. V.P.  
(845) 797-3461 – Cell Phone  
[superiorsandras@optonline.net](mailto:superiorsandras@optonline.net)

### Highlights

- No down payment
- No PMI
- Reduced closing costs
- Relaxes requirements
- Credit as low as 560
- Manual underwrites
- High DTI ratios
- Low interest rates

**We are your local mortgage company here to help Honor Your Service!**  
**Superior Mortgage Company, Inc. – 578 Route 32, Highland Mills, NY 10930**