



VA MORTGAGE

Pineyro Capital Group Inc. (NMLS# 420112) specializes in helping Veterans achieve homeownership dreams through VA loans. These government-backed mortgages are available to Veterans, service members, and surviving spouses, provided by private lenders, offering competitive rates and terms for various property types.

Program Overview

- **\$0 Down** Payment for Veterans
- FICOs starting **at 520**
- 100% LTV Cash Out **Min FICO 620**
- **Self-Employed** Borrowers Allowed
- **W2 & Paystub** Only
- Debt-to-income (DTI) ratio up to **5499%**
- **Manufactured Homes** Allowed
- US Veterans, Service Members, and Certain Reservists, National Guard Members, and Select Surviving Spouses **May be Eligible**
- **NO** Private Mortgage Insurance