Veterans Home Loan Guarantees, Salem VA Medical Center

Age Requirements 18 and over Available 24/7 No **Documents Required** Call for details Intake Contact Fred Beebe Intake Contact Email fred.beebe@dvs.virginia.gov Intake Process Call, email, or visit the website for information or to schedule an appointment Intake Contact Telephone (540) 982-2463 x6547 Provider Refer Yes **Residency Requirements** The service area includes Blacksburg, Christiansburg, Clifton Forge, and Rocky Mount. Self Refer Yes Virginia Department of Veterans Services http://www.dvs.virginia.gov/ https://www.facebook.com/VirginiaVeteransServices https://twitter.com/VaVeteransSvcs Main (540) 982-2463 x6547 Salem VA Medical Center 1970 Roanoke Boulevard, Building 8, Room 113 24153 VA **United States**

Monday: 8:00 am-4:30 pm Tuesday: 8:00 am-4:30 pm Wednesday: 8:00 am-4:30 pm Thursday: 8:00 am-4:30 pm Friday: 8:00 am-4:30 pm Saturday: Closed Sunday: Closed Additional Availability Comments Veterans will be seen Monday thru Friday from 8:30 AM to 3:00 PM by appointment or walk-in. The office will be closed to the public on the last business day of the month. Call or visit the website for information about Clifton Forge or Rocky Mount office hours and locations. Fee Structure No Fee Languages Spoken English

The Virginia Department of Veterans Services advocates for Virginia veterans and connects them to earned benefits and services. Information on current federal, state, and local veterans' programs, entitlements, and referral services is available in Virginia through a network of 34 benefit service offices. All services are provided free of charge. For Benefit eligibility information, <u>click here</u>.

The U.S. Department of Veterans Affairs (VA) makes loan guaranties to service members, veterans, reservists, and unmarried surviving spouses for the purchase of homes, condominiums, manufactured homes and refinancing loans. The VA guarantees part of a total loan, permitting the purchaser to obtain a mortgage with a competitive interest rate, even without a down payment if the lender agrees. The VA requires that a down payment be made for the purchase of a manufactured home.

The VA also requires a down payment for a home or condominium if the purchase price exceeds the reasonable value of the property, or if the loan has a graduated payment feature. With a VA guaranty, the lender is protected against loss up to the amount of the guaranty if the borrower fails to repay the loan. <u>Visit the website</u> for more information.

Service Area(s) Alleghany County

,

Botetourt County

, Buchanan County

Covington City

Craig County

Floyd County

, Franklin County

Henry County

Montgomery County

Patrick County

Radford City

Roanoke City

Roanoke County

Salem City Email fred.beebe@dvs.virginia.gov