

VA Home Loan Guide for the Central Coast of California

PHOEBE JAECKELS MORTGAGE LENDER

HOW VETERANS BUY HOMES WITH \$0 DOWN IN SANTA MARIA, SLO
& SANTA BARBARA COUNTY





VA HOME LOANS ON THE CENTRAL COAST

Most people think you need a big down payment to buy a home in Santa Maria, San Luis Obispo, or Santa Barbara County.

But have you ever noticed how many veterans are buying homes with zero down?

The truth is, VA home loans are one of the most powerful — and misunderstood — benefits available to military families.

I'm Phoebe Jaekels, a mortgage lender serving Santa Maria, Orcutt, San Luis Obispo, and California's Central Coast, and this guide shows how veterans are using their VA benefits to buy homes without mortgage insurance and with lower monthly payments.

WHAT MAKES VA LOANS DIFFERENT

VA home loans were designed to make homeownership easier for:

- Active-duty military
- Veterans
- National Guard
- Surviving spouses

Here's what Central Coast buyers love about VA loans:

- \$0 down payment
- No monthly mortgage insurance
- Lower interest rates
- Flexible credit guidelines
- Higher approval limits than FHA

Many VA buyers are shocked to learn they can qualify for homes up to \$850,000+ on the Central Coast without putting money down.





DO I QUALIFY FOR A VA LOAN?

You may be eligible if you:

- Served 90 days active duty
- Or 6 years in the Guard or Reserves
- Or are a surviving spouse

VA loans can be used for:

- First-time buyers
- Move-up buyers
- Self-employed veterans
- Refinance (VA IRRRL)

On the Central Coast, VA loans are often combined with:

- Seller credits
- Lender credits
- Special VA pricing

To help reduce or eliminate closing costs.

MOST LENDERS TREAT VA LOANS LIKE EXTRA PAPERWORK.

But VA buyers actually have one of the strongest purchase offers
when structured correctly.

That's why two veterans with the same entitlement get very
different results.

If you're using a VA home loan on the Central Coast of California, I'll
help you use every part of your benefit —
no pressure, no guesswork.

Phoebe Jaeckels

Central Coast Mortgage Lender

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