



**Low VA Rates**<sup>TM</sup>  
VA MORTGAGE EXPERTS

NMLS#: 1109426

**VA Approved Lender ID 9797520000**

384 South 400 West, STE 100

Lindon, UT 84042-1957

**MORTGAGE  
GUARANTEED BY  
THE VETERANS  
ADMINISTRATION**

**Exclusive Veteran**

**RE: Payment Reduction Entitlement Notice**

*Offer good through May 15, 2015*

Due to the weak housing market and in an attempt by the Federal Government to stimulate the economy the VA Interest Rate Reduction Refinance program was created. Low VA Rates can offer you a Veteran mortgage program that is a safe, quick and easy way for you to **REDUCE YOUR MORTGAGE PAYMENTS**.

You may be entitled to an interest rate of:

**1.75% (2.35% APR\*)**

John, the Department of Veterans Affairs has made it possible to receive some or all of these

**IMMEDIATE FINANCIAL BENEFITS:**

- *NO down payment required*
- *Defer mortgage payment(s)\**
- *ALL income levels approved*
- *NO Appraisal needed*
- *NO minimum FICO/Credit score*
- *Lower your monthly mortgage payments*
- *Get escrow refund back from current lender*
- *NO CLOSING COST options are available*



**Call our VA loan Experts** to learn more about this limited opportunity to save!

**(360) 339-4273**

**Close before May 31, 2015 and make**

**NO payments until August 2015!\***

For additional information please visit: [www.lowvarates.com](http://www.lowvarates.com)

Low VA Rates is not affiliated with any U.S. Government Agency.

**LICENSING INFORMATION FOR**  
**UNITED MILITARY MORTGAGE LLC**  
**d/b/a Low VA Rates**  
**a residential mortgage loan originator**

Alabama Consumer Credit License # 21780; Alaska Mortgage Broker/Lender License No. AK-1109426; Arkansas Mortgage Banker License # 1109426; Arizona Mortgage Banker License #0926340; California DBO Finance Lenders Law License # 603L038; Colorado Mortgage Company Registration # 1109426, Regulated by the Colorado Division of Real Estate; Connecticut Mortgage Lender License #ML-1109426; Delaware Lender License #018115; District of Columbia Mortgage Dual Authority License # MLB1109426; Florida Mortgage Banker License # MBR 1493; Georgia Mortgage Broker/Processor License #40217; Idaho Mortgage Broker/Lender License #MBL-8190; Illinois Residential Mortgage License #MB.6761021; Indiana DFI First Lien Mortgage Lending License # 22831; Iowa Mortgage Banker License #2014-0007; Kansas Mortgage Company License # MC 0025204; Kentucky Mortgage Company License #MC98333; Louisiana Residential Mortgage Lending License # 1109426; Maine Supervised Lender License # 1109426; Maryland Mortgage Lender License #21062; Michigan 1st Mortgage Broker/Lender License #FL0019153; Minnesota Residential Mortgage Originator License #MN-MO-1109426; Mississippi Mortgage Lender License #1109426; Montana Mortgage Lender License # 1109426; Nebraska Mortgage Banker License # NE 1109426; New Jersey Residential Mortgage Lender License (NMLS#1109426); New Mexico Mortgage Loan Company License # 1109426; North Carolina Mortgage Lender License #L-159086; North Dakota Money Broker License #MB 102661; Oklahoma Mortgage Broker License #MB 002525; Oregon Mortgage Lending License # ML-5266; Pennsylvania Mortgage Lender License #45008; Tennessee Mortgage License #117491; Nevada Mortgage License #4130; Texas United Military Mortgage Company LLC License LOCATED at 9400 N. Central Expressway, Suite 305 Dallas, TX 75231; Utah DRE Mortgage Entity License #8888725. Washington Consumer Loan Company License #CL-1109426; West Virginia Mortgage Lender License # ML-33108; Wisconsin Mortgage Banker License #1109426BA; Wyoming Mortgage Lender/Broker License #2537; Rhode Island License #20143026LL; Hawaii License HI #1109426; UNITED MILITARY MORTGAGE, LLC IS LICENSED UNDER THE LAWS OF THE STATE OF TEXAS AND BY STATE LAW IS SUBJECT TO REGULATORY OVERSIGHT BY THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING. ANY CONSUMER WISHING TO FILE A COMPLAINT AGAINST NATIONAL MILITARY MORTGAGE, LLC SHOULD COMPLETE, SIGN, AND SEND A COMPLAINT FORM TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE DOWNLOADED AND PRINTED FROM THE DEPARTMENT'S WEB SITE LOCATED AT <http://www.sml.texas.gov> OR OBTAINED FROM THE DEPARTMENT UPON REQUEST BY MAIL AT THE ADDRESS ABOVE, BY TELEPHONE AT ITS TOLL-FREE CONSUMER HOTLINE AT 1-877-276-5550, BY FAX AT (512) 475-1360, OR BY E-MAIL AT [smlinfo@sml.texas.gov](mailto:smlinfo@sml.texas.gov).

THE DEPARTMENT MAINTAINS THE MORTGAGE BROKER RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT SUBCHAPTER F OF THE MORTGAGE BROKER LICENSE ACT ON THE DEPARTMENT'S WEB SITE REFERENCED ABOVE.

\* If we time your closing correctly, and you do not make the payment in the month you are closing, it is possible to add that interest into the new loan. Postponing mortgage payments will increase the amount of money borrowed by adding the interest onto your new loan. The 1.75% interest rate and 2.35% APR are based on a 3-1 hybrid arm loan in the amount of \$251,250. It is a safe and stable fixed rate for the first 36 months. For the next 5 years the highest your interest rate could rise to is 4.75% with a ceiling of 6.75% over the lifetime of the loan. The estimate of your next payment assumes that your May mortgage payment has been made, the new loan has closed by May 31, 2015 and will fund on or after June 1, 2015. Our experts are standing by to explain exactly how and why this is one of the best loans available to our nation's military home owners. This loan is a fully amortized for 30 yrs for a total of 360 payments.