www.Tigerloans.com

TIGER LOANS®

VA Loans

Homeownership, Served with Gratitude

Unlock zero-down financing backed by the U.S. Department of Veterans Affairs.

Ping

Know more

How long does it take to get a Home Equity loan?

The time it takes to get a home equity loan can vary, but generally, the entire process, from application to receiving funds, can take anywhere from 2 to 6 weeks on average. However, it could potentially take longer, potentially up to two months or more, depending on various factors.

Know more

How long does it take to get a Home Equity loan?

The time it takes to get a home equity loan can vary, but generally, the entire process, from application

Know more

10-Year Home Equity Loan Payment Calculation

The time it takes to get a home equity loan can vary, but generally, the entire process, from application

Know more

NFCU Home Equity Loans – Benefits and How They Work

The time it takes to get a home equity loan can vary, but generally, the entire process, from application

What's a VA Loan?

VA Loans — Homeownership, Served with Gratitude
Since 1944, more than 28 million servicemembers and spouses have bought or refinanced with a VA-backed mortgage. Today, the benefit still means zero-down, lower rates, and no PMI for those who've worn the uniform.

Key Advantages

1. 0 % Down Payment – Keep your savings for life's next mission.
2. No Private MI – The VA guarantee replaces costly monthly PMI.
3. Competitive Rates – Typically lower than conventional loans.
4. Flexible Credit Guidelines – Past service counts more than a perfect score.

(All benefits come directly from the VA program—no hidden catches.)

Who Qualifies?

- 90 days active-duty wartime *or* 181 days peacetime
- 6 years Reserve / National Guard
- Surviving spouses of fallen service members
- Meet basic credit & income standards (we help verify this in minutes)

Upfront Costs (Spoiler: Minimal)

Cost Item	Typical VA Loan	Conventional	Why It Matters
Down Payment	0%	3–20%	Keep cash on hand
Funding Fee*	0.5–3.3% (can roll into loan)	n/a	Replaces PMI
PMI	$0	0.3–1% per year	Lowers monthly outlay

How Tiger Loans Makes It Even Easier

One-Call Eligibility Check – Confirm service + credit in under 10 min.

Rate-Watch Alerts – Lock the moment VA rates dip.

Docs-Lite Portal – Upload DD-214 & LES once; we fetch the rest.

Closing Concierge – Coordinate appraisal, title, and insurance so you don't have to.

Performance & Protection

- *VA serious-delinquency rate 2.0 % (Q4 2023) — lower than FHA and only a touch above conventional.*
- *Foreclosure rate stays below 1 % thanks to strong VA loss-mitigation rules.*
- *97 % of Tiger Loans VA files clear-to-close in ≤ 25 days (industry ≈ 40 days).*

Real-Life Scenario (Sgt. Miller, USAF)

- ***Bought a $400k home near Eglin AFB with $0 down***
↓
- ***Exempt from funding fee (10 % disability)***
↓
- ***Saves $298/mo versus a comparable 3 %-down conventional loan***

Plans to let the next military buyer assume his 5.75 % rate when he PCS's in 2028

Real-Life Scenario (HM2 Lewis, USN)

- ***Bought with VA in 2022 at 6.50 %***
↓
- ***Used the IRRRL streamline in Feb 2025 to drop to 5.80 %***
↓
- ***No appraisal, no income docs, rolled the 0.5 % funding fee into the loan***

New payment: $173 lower per month; break-even in 13 months

How Tiger Loans Makes It Friction-Free

- ***60-Sec COE Pull*** — *We ping the VA portal while you're on the call.*
- ***Docs-Lite Portal*** — *Upload DD-214 or LES once; our team gathers the rest.*
- ***Rate-Watch Alerts*** — *We auto-lock if VA rates dip 0.125 % during processing.*
- ***Closing Concierge*** — *We coordinate appraisal, title, and insurance so you don't have to.*

Average borrower walks away saving ≈$15,400 upfront compared with 5 %-down conventional. (Calculation based on down-payment & PMI differences.)

Fast Facts & Myths Busted

- ***Myth:*** *"I can use VA only once."*

Fact: You can restore entitlement and reuse unlimited times.

- ***Myth:*** *"Condos don't qualify."*

Fact: 2,700+ condo projects are already VA-approved—and Tiger Loans can submit an approval request in 5 days.

- ***Stat:*** *28.4 % of FY 2024 VA volume was refinances—the benefit isn't just for first-time buyers.*

Success Snapshot

Tiger Loans nailed my COE, locked a sub-6 % rate with zero down, and we had keys before PCS season. Best 'mission accomplished' ever.
— Staff Sgt. A. Ramirez, USMC