

**VA**



U.S. Department  
of Veterans Affairs

A man and a woman standing on the steps of a brick house with a blue door. The man is wearing a light blue button-down shirt and khaki pants, holding a blue umbrella. The woman is wearing a pink floral dress. A black mailbox is mounted on the brick wall to the right.

**GIBB AND MONELLE**

RETIRED U.S. AIR FORCE, 20 YEARS OF SERVICE

**“VA Home Loans” TV PUBLIC SERVICE CAMPAIGN**

A man and a woman standing in front of a brick house. The man is wearing a light blue polo shirt and dark pants, with his arm around the woman's shoulder. The woman is wearing a blue and white striped shirt and jeans.

**BRIAN AND AMY**

ACTIVE U.S. ARMY RESERVES, 26 YEARS OF SERVICE

## ABOUT THE U.S. DEPARTMENT OF VETERANS AFFAIRS

VA direct and VA-backed Veterans home loans can help Veterans, service members, and their survivors to buy, build, improve, or refinance a home. Since providing backing for the first VA home loan 80 years ago, the VA home loan offering has become one of the most successful lending programs in real estate, having supported more than 28 million successful home closings. VA home loans are provided by private lenders, such as banks and mortgage companies. VA guarantees a portion of the loan, which enables the lender to provide more favorable lending terms.

To learn more, please visit [va.gov/homeloans](http://va.gov/homeloans).



**Learn more about the U.S.  
Department of Veterans Affairs  
Home Loan program**

[VA.gov/homeloans](https://va.gov/homeloans)

 FACEBOOK



Dear Public Service Director,

Owning a home is part of the American dream. For those who have served our country, a VA home loan is key to making the dream of home ownership a reality. VA direct and VA-backed Veterans home loans can help Veterans, service members, and their survivors to buy, build, improve, or refinance a home.

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VA home loans offer many benefits such as competitively low interest rates, no down payment and limited closing costs. There have also been dramatic improvements in service-delivery and efficiency that now characterize the VA home loan experience. This includes faster eligibility processing as well as a decrease in the average number of days required to close a loan and complete an appraisal. In 2015, Veteran eligibility processing took up to 26 business days; today, in most cases, it occurs in just one day.

We hope you can help your audience learn more about the VA Home Loan program by sharing the new PSAs from the U.S. Department of Veterans Affairs titled "**VA Home Loans - Gibb and Monelle**" (:60, :30) and "**VA Home Loans - Brian and Amy**" (:60, :30). The PSAs feature Veterans and their families who share their experience with the VA Home Loan program and how it feels to own their own home. The PSAs, which have no end date for use, also encourage audiences to visit [va.gov/homeloans](http://va.gov/homeloans) for more information.

We hope you can share these important messages with your viewers by airing these PSAs as soon and as often as possible. Thank you in advance for your support of this public service message.

## TV PSA SCRIPTS

### "VA Home Loans – Gibb and Monelle" (:60)

**GIBB**: When you're in the military, you reach a point in your career where you've traveled enough and that was our situation and we were ready to retire from the military and we found a house here that we felt be a great environment for our children to grow up in. The process is, I would say, fairly easy. I've done it three times now, so I'm a repeat customer and my message to Veterans, active-duty, retired is that, really seriously look at the VA Home Loan program. It has been transformational to my family because we were wanting to look for a home here in the DC area that we could settle down in. And building equity in the home is a big part of the program.

**MONELLE**: Home for me is family. It's a place where you know your neighborhood, you know your neighbors. It's not just a house, it's really what's around that makes it home.

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## TV PSA SCRIPTS

### "VA Home Loans – Brian and Amy" (:60)

**AMY**: I would tell anybody who is interested in getting a VA loan, to just do it.

**BRIAN**: For me, the best thing about the VA loan was the simplicity of it. I was expecting, you know government paperwork... it was going to go on forever and it just wasn't.

**AMY**: Since the down payment for a VA loan is minimal, we were able to purchase this home and then use the money that we were going to use as a down to actually fix up the home.

**BRIAN**: And the only way we could do that was because the nest egg that we had saved for the down payment, we didn't have to use because we went the VA route.

**AMY**: This is a wonderful benefit that veterans can take advantage of.

**BRIAN**: In the military we make a lot of sacrifices. We're away from our family a lot. Much more so than we'd like to and we see them kind to grow up from afar often times. And with the VA loan, it's a way that it makes it easier for us to get a home.

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