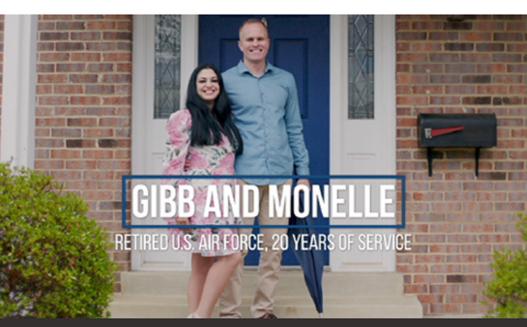


U.S. Department of Veterans Affairs



"VA Home Loans" RADIO PUBLIC SERVICE CAMPAIGN



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.



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



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 for more information.

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

RADIO PSA SCRIPTS

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

<u>NARRATOR</u>: Did you know VA home loans are a key to home ownership for those who served?

<u>GIBE</u>: When you're in the military, you reach a point in your career where you know you' 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. My message to Veterans, active-duty, retired, is that 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.

<u>MONELLE</u>: 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.

<u>NARRATOR</u>: To learn more about VA home loans visit va.gov forward slash home loans.

"VA Home Loans – Gibb and Monelle" (:30)

<u>NARRATOR</u>: Did you know VA home loans are a key to home ownership for those who served?

<u>GIBB</u>: My message to Veterans, active duty, retired, is that really seriously look at the VA home loan program. I've done it three times now, so I'm a repeat customer. We found a house here that we felt be a great environment for our children to grow up in. It has been transformational to my family.

<u>NARRATOR</u>: To learn more about VA home loans visit va.gov forward slash home loans.

RADIO PSA SCRIPTS

"VA Home Loans - Brian and Amy" (:60)

<u>NARRATOR</u>: Did you know VA home loans are a key to home ownership for those who served?

<u>AMY</u>: 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.

<u>AMY</u>: 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. And with the VA loan, it's a way that it makes it easier for us to get a home.

<u>NARRATOR</u>: To learn more about VA home loans visit va.gov forward slash home loans.

"VA Home Loans – Brian and Amy" (:30)

<u>NARRATOR</u>: Did you know VA home loans are a key to home ownership for those who served?

BRIAN: In the military we make a lot of sacrifices, and with the VA loan it makes it easier for us to get a home.

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

<u>NARRATOR</u>: To learn more about VA home loans visit va.gov forward slash home loans.

AVAILABLE FOR DIGITAL DOWNLOAD

This PSA is available for digital download below: https://psaconnect.c360m.com/va/

NO END DATE FOR USAGE

VA Home Loans – Gibb and Monelle (:60, :30) VA Home Loans – Brian and Amy (:60, :30)

Connect360 has developed an easier way for stations to report PSA airings via a new website. This replaces our PSA reply forms and sending responses by fax or e-mail.

> Please visit the following website to provide PSA usage information for this campaign: <u>http://psa.c360m.com/?p=B144621</u>

Please let us know your preferences on receiving PSAs by contacting Holly Mulé via email at <u>hmule@c360m.com</u> or by phone at: (212) 624-9196.



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