

## Why It's Important To Work With VA Specialists For VA Home Loans

Home mortgage lenders are not all created equally, especially when it comes to specialty lending like VA home loans. If you are a veteran and are interested in using your VA eligibility to buy a home (and you definitely should be!), you will need not only to find qualified VA lenders, but also a VA loan specialist.

### VA Home Loan Specialists Maximize Lending

There are many VA lenders who can technically loan guaranteed money for a VA mortgage. Not all VA lenders are VA specialists, though, and so not all of them are as adept at accessing the tools and benefits the veteran's loan program has to offer.

Through the Veteran's Administration, there are a number of VA home loan services that make it easier and faster to process VA loans. For example, an approved VA home loan specialist will be able to access the Veteran Administration's ACE (Automated Certificate of Eligibility) program to get fast online access to eligibility documentation so that he or she can expedite your application process. Some lenders who do not specialize in VA loans are not aware of the program, or not familiar enough with it to use it. What's more, not all veterans can use the ACE program; for those people, specialists are essential resources, too, as they can assist you in obtaining eligibility documents through other means.

Even more importantly, though, is the fact that VA home loan specialists know the program in and out. They know what is and is not possible with the program, and they know how to make use of your eligibility for secondary loans, subsequent loans, and VA refinances.

VA loan specialists know how to work with special cases, too. For instance, when both a husband and a wife are eligible for VA home loans, specialty VA lenders can maximize their combined benefits as they buy a home together.

### A Complicated Process, Simplified

At the outset, the VA home loan program may appear to be a very complicated system. In truth, that may be one of the primary reasons why deserving veterans do not take advantage of their benefits. Indeed it is difficult to fully understand all your rights and responsibilities when using the veteran's mortgage program. But if you are a veteran of the armed forces, the home loan program developed with the GI Bill of Rights is your right—your reward—for service, and you should take every advantage of it.

While the program may seem complex to you, it is not for a VA specialist who works with the program every day. For you, locating a lender who is specializing in VA home loan services is the hardest part; but even that is not so difficult, given the amount of resources and VA specialist lenders online. VA specialists exist expressly for the purpose of simplifying the process, delivering the services you need, and developing a home loan that is right for you. With their help, you will find that obtaining guaranteed funding through the federal government is both beneficial and simple.

### About the Author

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