

At every stage of your life

VA Loans

Serving those who served our country

VA mortgage loans are made available to U.S. veterans, service members and not remarried spouses.

Check how VA Loans compare to traditional mortgage loans.

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VA LOANS

Zero percent Down

These are among the last zero percent 0% down loans available.

No PMI

Banks do not require you to buy Private Mortgage Insurance since the loan is government backed.

Competitive Interest Rates

Because they are guaranteed by the government, lenders have a greater degree of safety and flexibility to provide more competitive rates.

Easier to Qualify

Banks assume less risk and have less stringent qualification standards because they are backed by the government.

CONVENTIONAL LOANS

Up to 20% Down

Conventional loans generally require down payments of up to 20%.

PMI Required

Private Mortgage Insurance is a requirement for borrowers who finance more than 80% of the home's value.

Increased Risk for Lenders

Since the loan is not guaranteed by the government, banks take on more risk which, in turn, result in higher interest rates.

Standard Qualification Procedures

Conventional loans have stricter qualification guidelines.



COLUMBUS CAPITAL
LENDING

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Columbus Capital Lending's mission is to strengthen America's social fabric through sustainable homeownership.

Columbus Capital Lending, LLC is an Equal Housing Lender.
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