**Your VA Loan Resource**  
  
**Why a VA Loan, and Why Now?**  
The U.S. Department of Veteran Affairs recently joined us for a webinar about VA Home Loans. Listen to presenters Mark Connors (Lender Liaison, Loan Guaranty Service) and John Bell III (Assistant Director, Loan Policy and Valuation) [discuss](http://enews.realtor.org/a/hBVTM9-B82J6jB9BQMpAAFjsOwZ/mrp3) VA loans. (sign-in required if you access this from the MRP site).    
  
**REALTOR® Questions, VA Answers**  
NAR participated with the U.S. Department of Government Affairs, Military.com and Quicken Loans in a live Q&A event to answer questions from REALTORS® about the VA loan benefit. That same year, NAR joined with Veterans Administration and Veterans United to host a Google Hangout with the then-National Director of the VA Home Loan program. Both events are available to [watch](http://enews.realtor.org/a/hBVTM9-B82J6jB9BQMpAAFjsOwZ/mrp6) in their entirety.  
  
**Know When to Suggest a Joint VA Loan**  
Veteran and active-duty military members have several basic loan application options for a VA loan. The least-known option is the joint VA loan – where the co-borrower is not a spouse or military member. Joint VA loans are permitted, but with exceptions. The veteran or military member must prove sufficient income for their portion of the loan, and the lender must submit [joint loans](http://enews.realtor.org/a/hBVTM9-B82J6jB9BQMpAAFjsOwZ/mrp4) to the VA for approval before the loan is issued.  
  
**Use the Toolkit for VA Loan Success**  
If you’re new to working with veterans as clients or would like more experience in using products offered by VA, you should look at the [VA Toolkit: Home Loan Guaranty Services](http://enews.realtor.org/a/hBVTM9-B82J6jB9BQMpAAFjsOwZ/mrp12" \t "_blank) in the REALTOR® Store.  Not only will you understand the history of the VA home loan, you’ll also learn why it can be a great option for a military veteran and their family.  
  
  
**Tips to Share with your Clients**  
  
**3 VA Loan Tips**  
Did you know? VA loans have many differences from other home loans and are exclusively available to both active-duty military and military veterans. [These three tips](http://enews.realtor.org/a/hBVTM9-B82J6jB9BQMpAAFjsOwZ/mrp11) – check credit first, get pre-approved, choose wisely between fixed-rate and adjustable – will help you prepare to take advantage of the Veterans Administration Home Loan.  
(Top 3 VA Home Loan Tips, Fox Business)   
  
**Understanding Bankruptcy’s and Foreclosure’s Effects on VA Loans**  
Bankruptcy. Foreclosure. Two ugly words that can have a devastating effect on your financial profile. You may think either may prevent you from getting a VA home loan. With a little time (“seasoning period”) and credit repair, however, a VA loan is still [within reach](http://enews.realtor.org/a/hBVTM9-B82J6jB9BQMpAAFjsOwZ/mrp10). (Getting a VA Loan after Bankruptcy or Foreclosure, Military.com)  
  
**Memorial Day and the National Moment of Remembrance**  
Know your history: “Decoration Day “ or what we now know as Memorial Day was established shortly after the Civil War as a time for the nation to decorate the graves of the dead with flowers. Now included on Memorial Day is [the National Moment of Remembrance](http://enews.realtor.org/a/hBVTM9-B82J6jB9BQMpAAFjsOwZ/mrp5), held at 3 p.m. local time for a minute of silence to remember and honor those who have died in service to the United States.  How will you be spending Memorial Day? (Memorial Day History, U.S. Dept. of Government Affairs)