



## FOR THOSE WHO'VE SERVED. NO DOWN PAYMENT, AND FASTER LOAN APPROVAL. VA loans from PNC Mortgage.

VA loans:

- **Require no down payment for eligible veterans**
- **Are available with fixed and adjustable rates\***
- **Don't require private mortgage insurance (VA Funding Fee is required)**
- **Have a streamlined approval process through PNC Mortgage**

If you're active military, a veteran, reservist or National Guard member, you may be eligible for a VA loan, guaranteed by the Department of Veterans Affairs.

VA loans include fixed and adjustable rate mortgages\*, and for those who qualify, no down payment is required.

PNC Mortgage is authorized by the Veterans Administration to make decisions on your loan in-house, which can speed up the mortgage application process.

**To find out more, give me a call. From all of us at PNC, thank you for serving our country.**



**Cele Gast**  
**Mortgage Loan Officer**

NMLS# 573637  
410-937-0224  
410-638-2019  
cele.gast@pncmortgage.com  
www.pncmortgage.com/celegast



\*Rates may increase after settlement.

PNC is a registered service mark of The PNC Financial Services Group, Inc ("PNC"). PNC Mortgage is a division of PNC Bank, National Association, a subsidiary of PNC. All loans are provided by PNC Bank, National Association and are subject to credit approval and property appraisal. Rate may increase after settlement. Terms and conditions on this offer are subject to change without notice. ©2014 The PNC Financial Services Group, Inc. All rights reserved. Member FDIC

