



THE JBSA JURIST

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VA HOME LOAN BASICS

About VA Home Loans

IAW United States Code, Title 38, Chapter 37, The Department of Veterans Affairs helps Servicemembers, Veterans, and eligible surviving spouses become homeowners. The VA provides a home loan guaranty benefit and other housing-related programs that help you buy, build, repair, retain, or adapt a home for your own personal occupancy. VA Home Loans are provided by private lenders, such as banks and mortgage companies. The VA guarantees a portion of the loan, enabling, at times, the lender to provide you with favorable terms.

Eligibility

Veteran eligibility is defined by 38 USC § 3702. It includes members currently on Active Duty with at least 90 days of continuous service. Non-Active Duty eligibility is determined by length of service, duty status, and, if separated, characterization of service. A Certificate of Eligibility can be obtained through eBenefits (www.ebenefits.va.gov), by mail, or sometimes through your lender.

Benefits

Purchase Loans help you purchase a home at a competitive interest rate often without requiring a down payment or private mortgage insurance. Cash Out Refinance loans allow you to take cash out of your home equity to take care of concerns like paying off debt, funding school, or making home improvements.

Interest Rate Reduction Refinance Loan (IRRRL): also called the Streamline Refinance Loan can help you obtain a lower interest rate by refinancing your existing VA loan.

Native American Direct Loan (NADL) Program: helps eligible Native American Veterans finance the purchase, construction, or improvement of homes on Federal Trust Land, or reduce the interest rate on a VA loan.

Adapted Housing Grants: help Veterans with a permanent and total service-connected disability purchase or build an adapted home or to modify an existing home to account for their disability.

Other Resources: many states offer resources to Veterans, including property tax reductions to certain Veterans. For more information on VA Home Loans, go to the U.S. Department of Veterans Affairs website at <http://www.benefits.va.gov/homeloans>.

AREA DEFENSE COUNSEL

ADCs are experienced judge advocates outside the local chain of command to allow Airmen completely confidential legal advice for criminal and adverse matters.

Ft Sam Houston: DSN 471-9679

Lackland: DSN 473-2924/2926

Randolph: DSN 487-2274

SPECIAL VICTIMS' COUNSEL

SVCs are experienced, independent judge advocates who provide confidential legal advice to victims of sexual assault. They serve both restricted and unrestricted reporters, help victims understand their legal rights, and explain how the legal process works for processing sex assault claims.

JBSA (LAK, FSH, RND): DSN 473-4748

**PREPARE FOR YOUR
LEGAL ASSISTANCE APPOINTMENT**

LOG ONTO: <https://aflegalassistance.law.af.mil>

Wills & Power of Attorney Powers of Attorney

1. Click on tab "Legal Worksheets"
2. Complete worksheet for documents you wish to have created
3. Save your ticket number, then call the Legal Office for an appointment!
4. Please complete survey online

Legal Assistance

1. Click on tab "Legal Information"
2. If the information you are looking for is not listed, call the Legal Office for an appointment!
3. Please complete online survey!

TO SCHEDULE AN APPOINTMENT CALL

ONE OF THE OFFICES BELOW

JBSA-Ft Sam Houston

502 FSG/JA
2422 Stanley Road

*Legal Assistance Primarily by
Appointment*

Walk-in Hours

Tues 0830-1030 All eligible clients
Thurs 0830-1030 Active Duty only

Notary and Powers of Attorney

Mon-Thurs 0730-1630
Fri 0730-1200

**DSN 420-0169
Comm: 210-808-0169
Tax Center: 210-295-1040**

JBSA-Randolph

502 SFLSG/JA
1 Washington Circle, Bldg 100

*Legal Assistance Primarily by
Appointment*

Walk-in Hours

Tues 0900-1000 All eligible clients
Thurs 0900-1000 Active Duty only

Notary and Powers of Attorney

Mon-Fri 0800-1500

**DSN 487-6781
Comm: 210-652-6781
Tax Center: 210-652-1040**

JBSA-Lackland

502 ISG/JA
1701 Kenly Ave, Suite 134

*Legal Assistance Primarily by
Appointment*

Walk-in Hours

Wed 0830-0930 All eligible clients

Notary and Powers of Attorney

Mon, Tues, Thurs, Fri 0830-1530
Wed 0830-1230

**DSN 473-3362
Comm: 210-671-3362
Tax Center: 210-671-1001**



WISDOM - VALOR - JUSTICE