

## Can a surviving military spouse get a VA loan?

### How the VA home loan benefit extends to spouses.

Losing a spouse is a devastating event. For the surviving spouses of veterans and military members, [VA home loan programs](#) can help ease the burden of getting life back on track. The Department of Veterans Affairs backs purchase, cash-out refinance, and interest rate reduction refinance loans (IRRRL) that can make purchasing or refinancing a home more affordable.

Here are key facts to know about eligibility and benefits. Please speak with one of our Loan Advisors for more details. Freedom Mortgage is a leading VA lender.

### Are surviving spouses eligible for VA loans?

Surviving spouses of veterans and military personnel can be eligible for a VA loan. To be eligible, at least one of these conditions should be true:

- The veteran is missing in action
- The veteran is a prisoner of war (POW)
- The veteran died while in service or from a service-connected disability and the spouse didn't remarry
- The veteran died while in service or from a service-connected disability and the spouse didn't remarry before they were 57 years old or before December 16, 2003
- The veteran had been totally disabled and then died, but their disability may not have been the cause of death (in certain situations)

To buy or refinance a house, the surviving spouse will need a Certificate of Eligibility (COE). The Department of Veterans Affairs website has more information on [how to get a COE](#).

### What are VA loan benefits for surviving spouses?

One benefit surviving spouses enjoy is they do not need to pay the [funding fee](#) when they get a VA loan. Other benefits include:



- Competitive interest rates
- Flexible credit requirements
- 0% down payments on many loans
- Up to 100% refinancing of a home's appraised value
- No monthly mortgage insurance premiums
- No penalties for early payoff or balance reduction

Surviving spouses can re-use their VA benefit to buy homes. Once you pay off a loan or decide to move into a new home, you can use the benefit again for your next home purchase. Keep in mind that eligible surviving spouses need to meet credit, income, and financial requirements to [get approved for a VA loan](#). Also note the benefit does not extend to children or other family members.

If you're a surviving spouse and are interested in a VA loan, contact us for more information. We are here to help! Please visit our [Get Started](#) page or call 877-220-5533.



## **NOTES & REMINDERS**