



THE VA VOICE

LowVARates VA Mortgage Experts

December 2014

VA/Military Housing Benefits



The Christmas season is upon us and we are especially grateful for the men and women of the US Armed Forces. We hope and pray that all of our military will be able to have a wonderful Christmas and be able to spend time with their loved ones. For those that are serving deployments, our thoughts and prayers are with you. We hope you enjoy The December VA Voice Newsletter!

“Military power wins battles, but spiritual power wins wars, let our Christmas blessing highlight their spirit.”

- Unknown Author

Military Homecomings that will melt your Heart

Because we have such a mighty respect for the men and women that serve our country, we feel one of the best rewards they can receive is to be reunited with their families.

In celebration of these beautiful crystal moments, we’ve decided to compile a gallery of some of the greatest military homecomings ever captured on video – grab a tissue and enjoy!

[READ MORE](#)

Monthly Facebook Contest

Enter Our Patriotic Photo Challenge to win \$1k. [CLICK HERE](#)

Find us on Social Media:



December

- Military Article
- Social Media Contest
- Military Spotlight
- VA Mortgage Tip
- Testimonials
- President Message
- Trivia Question
- Sound Off

Interesting facts about VA Loans:

1. The VA Home Loan is one of the only zero-down loans on the market.
2. The use of VA Loans has increased approximately 750 percent since 2006.
3. Only about 12% of veterans have used the VA Home Loan Program
4. There are currently about 1.5 million VA loans.



Eric Kandell President of LowVARates

"We live in a great country and it is with hope for a great 2015 and gratitude for our freedoms that we look forward and pause to say Thank You!"

- Eric Kandell

Message from the President

As the year comes to an end it is with much gratitude that I share some thoughts with our valued clients and readers. We have had a wonderful year here at Low VA Rates. By assisting military families with refinancing with the VA streamline loan or interest rate reduction loan, we have saved collectively about 3,500,000.00 dollars in monthly mortgage payments for our clients.* There is nothing more gratifying than hearing how these savings have blessed the lives of so many.

We live in a great country, and though we have seen some pretty negative stuff in the news lately, it is with hope for a great 2015 and gratitude for our freedoms that we look forward and pause to say Thank You! I hope that each of you reading this finds joy at this wonderful time of year and that each of you join us in setting some new year's goals for a better life in 2015.

*if you take the monthly savings from each loan done at Low VA Rates for the year 2014 and multiply that number by 12 you will get roughly \$3.5 million

Military Trivia Question of the Month

Months Trivia Question— Submit your answers to pr@lowvarates.com and we will select one winner every month. The winners will need to answer the trivia question correct AND be selected for the monthly prize. Each monthly winner will receive a \$50 gift card to a store of their choice.

December Question—Approximately how many active duty U.S. troops are serving outside of the U.S.?

Sound Off

We would love to have your feedback, suggestions or complaints about *The VA Voice Newsletter*. In addition we want the Sound Off to be a place where we can share opinions, debate (nicely), and really just "sound off" about things of interest to us all. You can openly share views about politics, military, community, the Dept. of Veterans Affairs, etc. We will only ever publish your first name and last initial along with your home state. Please email us at soundoff@lowvarates.com to give us your valuable feedback.