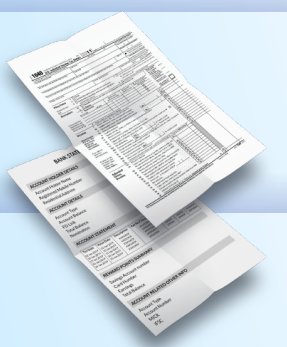
Seven Simple Steps

TO GETTING A VLB HOME IMPROVEMENT LOAN

1. Review all VLB's requirements, terms and conditions.
2. Ensure your project is eligible. Call us with any questions at 800-252-8387.
3. Review your credit, gather your income information, and be prepared to share recent pay stubs with your loan processor.



4. Start the online application.

5. Research contractors for your work and obtain multiple bids to show your loan processor.
6. Revise and return all required loan documentation to your loan processor.

7. Review closing documents, coordinate a closing date and time with your selected title company and contractor, then be pepared to pay the costs at closing.

Veterans and Military Members, stay informed on your benefits today.

For more information visit **vlb.texas.gov**

SERVING TEXAS VETERANS

VLB™

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