

# Texas Veteran Loan Program

## Interest Rate Discount - For Housing and Home Improvement Loans Only

(The following discount may apply if qualifying criteria are met.)

Qualified Veterans with Disabilities  
Program Discount: -0.50%

**\* VLB Base Rate is subject to adjustment on the first business day of each week.**

**\*Note: If more than one rate lock is obtained in a twelve-month period, the highest locked rate will prevail.**

Important Notes:

1. Housing loans are available with 15, 20, 25 or 30-year terms. Home Improvement loans are available with two to 20-year terms.
2. The Veterans with Disabilities Discount applies to veterans with a compensable disability rated at thirty percent or greater by the United States Department of Veterans Affairs. A complete description of the program's qualification guidelines is available on the [Veterans with Disabilities](#) web page.