You’ve earned an opportunity for homeownership through your military service.
The Native American Direct Loan (NADL) program offers VA-direct loans to help Native American Veterans **buy**, **build**, or **improve** a home on **Federal trust land**.

### What are the Benefits of NADL?

1. **Low fixed interest rate**
2. **No down payment**
3. **No private mortgage insurance**
4. **Limited closing costs**
5. **Reusable benefit**
6. **Ability to refinance NADL loans**

### Who is Eligible for a NADL?

If you are a Native American Veteran enrolled as a member of a Federally recognized tribe, you and your spouse are eligible for a NADL if you meet all of the following requirements:

- Your Tribal Government has a **Memorandum of Understanding (MOU)** with VA regarding NADL. Go to [https://www.benefits.va.gov/homeloans/nadl_mou.asp](https://www.benefits.va.gov/homeloans/nadl_mou.asp) to find a complete list of Tribes with MOUs.
- You have a valid VA home loan **Certificate of Eligibility (COE)**.
- You can provide proof that your income will cover the mortgage payments and costs of owning a home.
- You meet VA’s flexible credit standards.
- The home you are seeking to buy, build, or repair using NADL loan funds will be your residence.

For more information, visit the NADL homepage at [www.benefits.va.gov/homeloans/nadl.asp](http://www.benefits.va.gov/homeloans/nadl.asp) or call **877-827-3702** and request to speak to a NADL team member.