

The Maltese Group - Cardinal Financial Highlights Las Vegas VA Loan Options for Military Homebuyers

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The Maltese Group - Cardinal Financial, a branch of Cardinal Financial Company, Limited Partnership (NMLS #66247), has outlined guidance for eligible Veterans and active-duty service members pursuing VA loans to purchase a primary residence across Southern Nevada. The guidance arrives as military personnel stationed at Nellis Air Force Base and families relocating within the region navigate the local housing market in Las Vegas, Henderson, Summerlin, and North Las Vegas.

VA loans are partially guaranteed by the U.S. Department of Veterans Affairs and are available to eligible Veterans, active-duty service members, National Guard and Reserve members, and certain surviving spouses. This guidance focuses on borrowers purchasing a primary residence. According to the team, understanding the program early can help eligible borrowers prepare for the steps involved before beginning a home search.

A central part of the process is the Certificate of Eligibility, which confirms a borrower's entitlement to the VA

loan benefit. Borrowers also encounter the VA appraisal, a step used to assess the property's value and confirm it meets program conditions. The Maltese Group assists borrowers in understanding how the Certificate of Eligibility, the VA appraisal, and the broader loan process fit together from application through closing.

The team reports that it focuses on VA loans for military homebuyers in Southern Nevada by combining program knowledge with familiarity of the local market. The team emphasizes clear communication and document preparation throughout each stage of the transaction.

Matt Maltese, Branch Manager, NMLS #369921, said the program reflects a benefit earned through military service. "Veterans and service members often ask how the VA loan differs from other financing, and the answer begins with the Certificate of Eligibility and the VA appraisal," Maltese said. "The goal is to help each borrower understand the sequence of steps so there are fewer surprises as the process moves forward."

Maltese added that local context matters for those arriving from other duty stations. "Families relocating to the Las Vegas area, including those connected to Nellis Air Force Base, are often balancing a move with a home purchase," he said. "Our goal is to give each household straightforward guidance based on its circumstances, rather than a single approach for everyone."

The team encourages eligible Veterans and service members to explore VA loan options and to contact The Maltese Group for information specific to their situations. Real estate professionals working with military clients across the region may also find the program details useful when advising buyers.

The Maltese Group is a Las Vegas-based team of Cardinal Financial Company, Limited Partnership (NMLS #66247), led by Branch Manager Matt Maltese (NMLS #369921). Cardinal Financial is the lender. The team helps borrowers across Clark County explore Cardinal Financial's home financing options, including conventional loans, FHA loans, VA loans, jumbo home loans, first-time homebuyer programs, investor loans, down payment assistance, and mortgage refinancing.

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The Maltese Group, led by Branch Manager Matt Maltese (NMLS: 369921) of Cardinal Financial Company, Limited Partnership (NMLS: 66247), is a trusted Las Vegas mortgage expert.

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