

Better Rate Mortgage Highlights VA Loans as Key Public-Private Solution Supporting Veterans with Zero-Down Homeownership

Ahead of Veterans Day, St. Louis Mortgage Experts Launch Initiative to Unlock \$28 Billion in Untapped Benefits for Military Families Nationwide

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EINPresswire.com/ -- Better Rate Mortgage, a premier St. Louis-based boutique mortgage company, is championing the VA loan program as the gold standard in public-private sector collaboration, offering veterans, active-duty service members, and eligible spouses unparalleled access to homeownership without down payments or private mortgage

insurance. As the U.S. Department of Veterans Affairs celebrates a historic milestone of guaranteeing 29 million loans since 1944, Better Rate Mortgage is rolling out a targeted educational campaign to address the staggering \$28 billion in forgone benefits reported among over 58,000 veterans in 2024 alone. This initiative aims to equip military families in St. Louis with the tools for a smooth home buying process, blending federal backing with private-sector efficiency.

The VA loan stands out as a testament to effective partnership: The government provides the guarantee that mitigates lender risk, while innovative private firms like Better Rate Mortgage handle origination, underwriting, and servicing to deliver competitive rates and personalized guidance. Key advantages include flexible credit requirements, no prepayment penalties, and reusable entitlements that support multiple home purchases over a lifetime. In a market where average home prices hover around \$300,000 in the St. Louis MSA, these features can translate to thousands in immediate savings and long-term financial freedom. Better Rate Mortgage, led by CEO and Chief Loan Officer Sean Zalmanoff with over two decades of expertise, leverages its low-overhead model to secure lower rates through strategic lender shopping, making VA loans



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even more accessible for first-time buyers and refinancers alike.

Building on its commitment to education and empowerment, Better Rate Mortgage is integrating VA-specific resources into its blog, including guides on pre-qualification vs. pre-approval and the 5 things required for pre-approval. These tools simplify complex terms like underwriting and closing costs, helping clients understand how a VA loan can strengthen their position in competitive bidding wars. For instance, the company's exclusive \$5,000 Pre-Approved Homebuyer Guarantee adds a financial incentive that sweetens offers for sellers, ensuring faster closings and more efficient transactions for realtors and buyers.

"VA loans embody the perfect synergy between public gratitude and private innovation, turning service members' sacrifices into tangible rewards like more house for their money and restful nights ahead," said Sean Zalmanoff, NMLS 239823, CEO and Chief Loan Officer at Better Rate Mortgage. "At our firm, we're not just brokers-we're advisors who use cutting-edge technology and local St. Louis insight to make the process painless, from initial consultation to post-closing market updates. We've helped hundreds of veterans open the door to more, and we're excited to do the same this Veterans Day."

This push comes at a pivotal time, with 2025 VA purchase loans surging 15% year-over-year amid stabilizing interest rates and renewed buyer confidence. Yet, awareness gaps persist: Only 40% of eligible veterans utilize the program, per recent VA data, leaving billions on the table. Better Rate Mortgage counters this through its [Realtor Partners Program](#), fostering collaborations that accelerate closings and boost efficiency for agents in the Gateway City. Clients praise the firm's 4.9-5.0 star ratings on Google and Yelp, with over 500 reviews highlighting the professional-yet-approachable service that feels like "welcoming someone home."

For those exploring refinance options, Better Rate Mortgage's home refinance loans page details how VA Interest Rate Reduction Refinance Loans (IRRRLs) can lower payments without appraisal hassles. The company also offers an accurate mortgage payment calculator to model scenarios, empowering users with data-driven decisions. "Our pledge is simple: Deliver the guidance, service, and rates that make dreams reality, while setting clients up for tomorrow's successes," Zalmanoff added. "Whether challenging a low home appraisal via our expert tips or navigating conventional alternatives like FHA loans, we're here to lead with empathy and expertise."

Better Rate Mortgage invites veterans and their families to apply now or connect via social channels for real-time insights, including mortgage rate updates and Fed rate cut analyses. Follow the team on Facebook, Instagram, X, or YouTube to see Sean Zalmanoff's crew in action, sharing stories of transformed lives.

About Better Rate Mortgage:

Better Rate Mortgage is a St. Louis-based boutique mortgage company led by Sean Zalmanoff, CEO and Chief Loan Officer with over two decades of experience. The firm delivers unmatched

rates and service through a dedicated team of experts and advisors, emphasizing that there's more to a mortgage than a better rate-what clients really need is a better mortgage experience. With a 4.9-5.0 star rating from over 500 Google and Yelp reviews, Better Rate Mortgage specializes in [home purchase loans](#), refinancing, and realtor partnerships, serving Missouri, Illinois, and Colorado soon too with streamlined technology, local expertise, and the \$5,000 Pre-Approved Homebuyer Guarantee. Visit <https://betterratemortgage.com/> to learn more about who regulates mortgage lenders and how to choose the best mortgage.

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Home Purchase Loans

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