

Scott Walker, Governor

Donna Williams, Acting Secretary

James Bond, Administrator



**STATE OF WISCONSIN
DEPARTMENT OF VETERANS AFFAIRS
Division of Veterans Benefits**

30 West Mifflin Street
P.O. Box 7843
Madison, WI 53707-7843

Phone: (608) 266-1311
Toll-Free: 1-800-947-8387
Fax: (608) 267-0403
Email: DOVB@dva.state.wi.us
Website: www.WisVets.com

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WDVA Bulletin No. 956

TO: County Veterans Service Officers

SUBJECT: New Interest Rates for Personal Loan Program and Home Improvement Loan Program

New interest rates have been set for the Personal Loan Program (PLP) and Home Improvement Loan Program (HILP) in accordance with the interest rate policies of the Board of Veterans Affairs and the Wisconsin Department of Veterans Affairs. The new rates will be applied to all loans approved on or after April 16, 2011. An updated chart reflecting the new rates for the PLP and HILP loan programs is shown below.

Loan Term	Program(s)	80% LTV Mortgage Secured	90% LTV Mortgage Secured	Guarantor Secured
3-Year	HILP & PLP	N/A	N/A	7.50%
5-Year	HILP & PLP	4.90%	5.50%	8.50%
7-Year	HILP & PLP	5.40%	6.00%	N/A
10-Year	HILP & PLP	5.40%	6.00%	N/A
15-Year	HILP	5.90%	6.50%	N/A

N/A – Not Available

Please check our website at wisvetloans.com for future program updates. For more information on WDVA loan programs, please call 1-800 WIS-VETS (947-8387) and ask to speak with someone in the Loan Section.