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New Letter DEADLINE

December 19, 2025

UPCOMING TRAINING

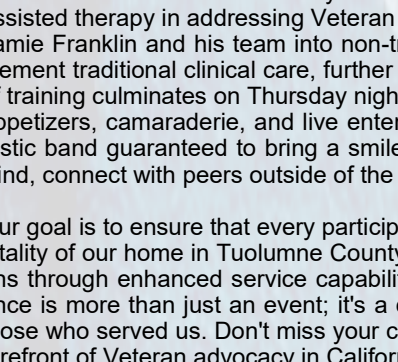
2025 Fall Conference



Chicken Ranch Hotel and Casino
Jamestown, CA

October 19-24, 2025

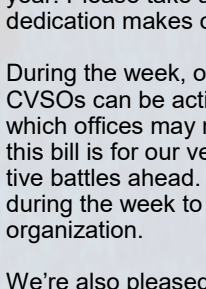
2025 Winter Conference



Hard Rock Hotel and Casino
Wheatland, CA

February 22-27, 2026

Presidents Message President, David West



I'm looking forward to seeing all of you next week at our CACVSO Fall Training Conference at the Chicken Ranch Casino in Jamestown! The Tuolumne County Veterans Services Office has been working hard to showcase everything that makes their county so special, and I know they're eager to welcome you.

Our Training Chair, Eric Ensley, has been putting in tremendous effort to develop a strong, informative agenda — even while navigating the many challenges that come with planning an event like this three times a year. Please take a moment to thank him and his committee when you see them; their dedication makes our conferences possible.

During the week, our Legislative Team will be coordinating with you to identify which CVSOs can be active during our upcoming advocacy efforts around SB 694, and which offices may need the support of their local VSOs to help amplify how important this bill is for our veterans. This collaboration will be key as we prepare for the legislative battles ahead. Please make sure to connect with our Legislative Chair Jim Zenner during the week to ensure he has the information needed to ensure our success as an organization.

We're also pleased to welcome our New Circle Strategies to our conference, who will be working closely with us on our Annual Report. They'll have a camera crew on-site capturing video and content for our digital annual report — an exciting new step in how we share our collective impact. To help them, please come prepared with a story of impact or a program of importance from your office. These real examples of how your teams are changing lives are exactly what we want to showcase to the public, legislators, and our partners.

In addition, we're excited to introduce our new partners from the Quality-of-Life Agency (QOLA). They're helping CACVSO strengthen our fundraising efforts and are eager to learn more about who we are and the vital work we do for veterans across the state.

Finally, I'm pleased to share that we've secured the funding to keep our incredible lobbying team together through the end of the year. This stability allows us to maintain momentum and begin mapping out a strong, strategic plan heading into 2026.

I look forward to greeting everyone next Sunday as you arrive with what promises to be a great week of training, collaboration, and connection. Together, we continue to strengthen our mission and uphold our shared commitment to serving California's veterans and their families.

Safe travels — see you soon at Chicken Ranch Casino!

CACVSO FALL CONFERENCE Hosted by Tuolumne County

The Tuolumne County Veterans Service Office is honored and excited to host the upcoming Fall Conference for the California Association of County Veterans Service Officers. This event will take place at Chicken Ranch Casino, providing a stunning backdrop for our distinguished guests. This conference holds particular significance as it coincides with Tuolumne County's 175th-year anniversary. It presents a unique and invaluable opportunity to showcase the rich history, vibrant culture, and natural beauty that Tuolumne County has to offer to a broad audience from across the state.

We anticipate a remarkable turnout, and our dedicated Veterans Service Office team has been working tirelessly with our Executive Director to plan every detail of the conference. A special highlight of this year's conference is an exclusive offsite event: a trip to Horses at Warriors at a nearby ranch in Jamestown, CA. This unique opportunity will showcase the profound impact of equine-assisted therapy in addressing Veteran mental health challenges, PTSD, and moral injury. Attendees will gain insight from founder Jamie Franklin and his team into non-traditional resources and learn how to connect Veterans with impactful programs that supplement traditional clinical care, further expanding the toolkit of resources available to County Veteran Service Officers. The week of training culminates on Thursday night with a well-deserved celebration! Join us for a super fun finale evening featuring delicious appetizers, camaraderie, and live entertainment. We're thrilled to host the high-energy musical adventures of King Hippo, a fantastic band guaranteed to bring a smile to your face and get everyone on their feet. This closing event is the perfect way to unwind, connect with peers outside of the classroom setting, and celebrate a successful week of advancing Veteran services.

Our goal is to ensure that every participant enjoys a meaningful, informative, and fun-filled week while experiencing the warm hospitality of our home in Tuolumne County. We are committed to making this an unforgettable event that not only benefits our veterans through enhanced service capabilities but also leaves a lasting positive impression of our beautiful community. This conference is more than just an event; it's a critical investment in your professional development and the quality of service provided to those who served us. Don't miss your chance to be part of the training that defines service excellence and solidifies our role at the forefront of Veteran advocacy in California.

CalVet Update Deputy Secretary, Roberto Herrera



As we enter the final quarter of 2025, I want to thank each of you for the dedication and expertise you bring to serving California's veterans and their families. With Veterans Day approaching and the holiday season around the corner, this is a good moment to reflect on what we've accomplished together and to look ahead at the work still before us.

Every October, CalVet is required to submit a report to the Legislature regarding the performance, budgets, and staffing of County Veteran Service Officers (CVSOs). I'm excited to share that this year's report reflects \$687 million in new or increased awards to veterans and their families, with over 316,000 claims filed—a new record. This extraordinary accomplishment is a direct reflection of the hard work, dedication, and commitment CVSOs demonstrate every day across our state.

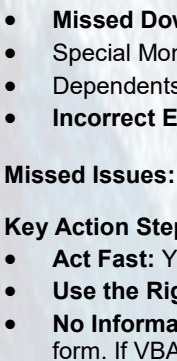
At CalVet, we are aligning our outreach efforts so that our divisions move forward with a shared strategy. Just last month, Jamie Jones was appointed Senior Advisor for Strategic Initiatives, Community Engagement, and Outreach. In this role, she provides leadership across Veterans Services, Women Veterans, Minority Veterans, and Communications—ensuring that CalVet's statewide work connects more directly to the realities you see in your counties.

We are also pleased to welcome two new Deputy Secretaries. Mayumi Kimura now leads the Women Veterans Division, bringing extensive experience as a licensed clinical social worker and as a U.S. Navy veteran. Rakesh "Ricky" Pal was appointed Deputy Secretary for Minority Veterans Affairs after years of service in our Minority Veterans Division and as a former CVSO. Both bring deep expertise and a strong commitment to California's veterans.

Next month's Leadership Summit in San Diego will bring state and community partners together to focus on equity, access to benefits, legal protections, workforce development, and regional priorities. While not every CVSO will be in attendance, the issues we discuss reflect the same challenges you navigate daily—and your work continues to guide how CalVet moves forward.

As we close out this year and prepare for the next, I remain grateful for your partnership. Together, we will ensure California's veterans remain the most Connected, Protected, and Respected in the nation.

Education Consultants Update Eagle Veterans Law, Katrina Eagle, Jim Radogna



Navigating the Wave of VA Errors: The Claim Accuracy Request (CAR) Could Be Your Expedited Fix

If you feel like you're seeing more VA decision letters with obvious and significant mistakes lately, you're not alone. The volume and complexity of claims have, unfortunately, led to an unprecedented number of errors in VA Rating Decisions. These aren't just matters of subjective judgment—they are clear oversights that directly impact a Veteran's benefits, pocketbook, and mindset.

Recognizing this problem, the VA's Office of Administrative Review (OAR) developed the **Claim Accuracy Request (CAR)** specifically for Veterans' advocates like you. The CAR program officially replaces the informal 48-hour review period that VSOs used to have; it initially started in 2021 as part of the AMA. This program was created for accredited representatives to quickly correct clear and obvious errors.

It is critical to note that this program is exclusively available to VA-accredited representatives. Unrepresented claimants cannot file a CAR on their own behalf. This underscores the value you bring to your Veterans and the VA's trust in your professional judgment to identify true administrative errors.

What is a CAR?

A CAR is essentially an expedited Higher-Level Review (HLR) for obvious and undeniable errors. It is submitted on the same VA Form 20-0996 used for an HLR, but with the key phrase "Claim Accuracy Request" or "CAR" prominently noted on the form. To date, VA has not created a separate end-product (EPF) code in VBMS to track CARs. Still, VA's goal is to get these clear errors corrected in an average of 30 days, bypassing the longer traditional HLR timeline.

When to Use a CAR: The "Obvious Error" Standard

A CAR is **not** for disagreements over the weight of evidence or an AOJ adjudicator's judgment. It is for **undisputable errors of fact or law** that, by their significance, **must** change the decision. Think of it as a tool for fixing administrative oversights on issues that are already clearly supported by the evidence of record.

Valid CAR scenarios include (but are not limited to):

- **Erroneous Removal of Dependents**
- **Incorrect Withholdings**
- **Missed Downstream Issues:** Failure to automatically grant inferred issues like:
- Special Monthly Compensation (SMC) when the combined evaluation warrants it.
- Dependents Educational Assistance (DEA) when a veteran is granted Permanent and Total (P&T) disability.
- **Incorrect Effective Dates:** When an Intent-to-File (ITF) date is on record but not used.

Missed Issues: Failing to add dependents to an award when the information is of record.

Key Action Steps for CVSOs

- **Act Fast:** You have only **30 calendar days** from the date on the decision notification letter to submit a CAR.
- **Use the Right Form:** Submit on **VA Form 20-0996**. Write **"Claim Accuracy Request" or "CAR"** prominently on the form.
- **No Informal Conferences:** Informal conferences are **not allowed** for eligible CARs. However, do complete *Section IV* of the form. If VBA finds the CAR ineligible, it will be processed as a standard HLR, and they will contact you for a conference if you've completed that section.
- **Be Specific:** In Part *IV*, *Issues for Higher-Level Review*, describe the obvious factual or legal error with enough detail to show how it changed the outcome. A mere allegation is not enough.
- **Submit as Usual:** Upload the completed and signed form to the Centralized Mail Portal or mail it to Janesville.

What to Avoid

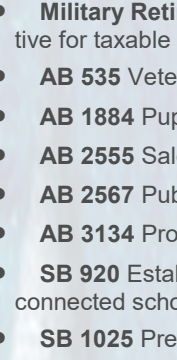
- **Don't Miss the Deadline:** A late CAR will be processed as a normal HLR with a **CAR-Untimely** flag.
- **Don't Combine with an HLR:** You cannot submit an HLR and a CAR for different issues on the same form. VBA will process the entire form as a standard HLR.

Do NOT Use for These Exclusions: CARs **cannot** be used for Legacy appeals, Blue Water Navy claims, *Nehmer* issues, IDES claims, RACC claims, HLR decisions, or minor errors like misspellings.

The Bottom Line for Your Veterans & Claimants

When you spot a clear error that is costing your client compensation or a benefit they are clearly owed, the CAR program is (or should be) your fastest path to a correction. It is a direct response to the need for accuracy and efficiency. By using this tool correctly, we can work together to ensure Veterans receive their full and correct benefits without unnecessary delay. And always remember: Please reach out to us if you have any questions or any other claim/appeal-related dilemmas with which we may be able to help you figure out a path forward. We are here to help all CACVSO members! Hope to see you all at the Chicken Ranch Resort later this month!

Legislative Committee Chair, James Zenner



California Association of County Veterans Services Officers Veterans Legislative Summary

Our Association put the majority of our focus on Senate Bill 694 in 2025. During fall conference of 2024, it was clear during our conversation that protecting veterans and their dependents from unaccrued, predatory claim companies was the most important legislative task at hand. We worked with GSI to approach Senator Archuleta to sponsor the bill to achieve just that.

The last year was a huge learning lesson for CACVSO e-board and the legislative committee on what it takes to properly sponsor a bill with significant opposition. What we learned is the entire association needs to be part of the legislative work if we are going to be successful. We had dozens of our CVSO's show up in Sacramento, get their trusted partners to join our coalition, call their state elected, and a whole lot more. This year was also a learning experience for CalVet, our state elected Assembly and Senate members, the Governor's office, and the for-profit claims industry. CACVSO is no longer on the sidelines. We are getting after it and making a significant difference and raising our profile with elected officials.

The job is not yet done! We are still in the middle of the fight. SB 694 is set to be go to the Senate floor for a vote in January of 2026. There is much more work that must be done in the meantime.

Call to Action!!

- We need every CVSO and your community partners to call and meet with State Senator(s) and tell them why we must protect veterans and our families and the need to vote YES on SB 694.
- Each CVSO or vet going with the VSO should call the office to make an appointment with the Senate district office.
- Leave the Yes on 694 one pager behind.
- Come prepared with at least one story on how a veteran that came through your office was harmed by a claim shark.

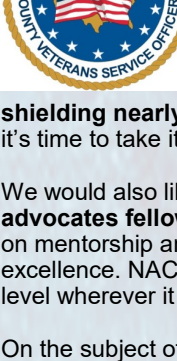
Signed bills list

- **Military Retirement Exclusion** up to \$20,000 tax-free military retirement income for qualifying veterans and survivors effect time for taxable years beginning after January 1, 2025.
- **AB 535** Veterans aid and welfare housing provisions.
- **AB 1884** Pupil attendance excused absences for uniformed services deployments.
- **AB 2555** Sales and use tax exemption for medicinal cannabis donations tied to veterans and related charity activity.
- **AB 2567** Public postsecondary education student housing data collection for veterans.
- **AB 3134** Property taxation refunds to benefit disabled veterans and surviving spouses.
- **SB 920** Establishment and expansion of the California Purple Star School Designation Program recognizing military-connected schools.
- **SB 1025** Pretrial diversion program tailored for veterans with behavioral health needs.
- **SB 1138** Excused absences for military entrance processing for pupils who are military dependents.
- **SB 1** Tax relief proposals for military retirees and survivors included in legislative packages and budget discussions for 2025 reforms.
- **SB 56** Enhancements to disabled veterans property tax exemption calculations and eligibility protections.
- **SB 60** Clarification that extended education courses meeting undergraduate requirements qualify under CalVet Fee Waiver and California GI Bill provisions.
- **SB 67** Cal Grant eligibility clarification for dependents of active-duty service members maintaining California residency.
- **SB 70** Increased small business procurement thresholds and support for Disabled Veteran Business Enterprises.

As the CACVSO legislative committee prepares for the fall conference, we are going to be asking you to help shape our priorities for 2026. Please bring any and all of your ideas to the conference and feel free to reach out to me in the meantime.

Thank you for stepping up and answering the call this last year. I am looking forward to recapping the work, getting ideas of where we want to go next, and sharing the lessons learned and how we are going to attack the 2026 legislative season with great efficiency and intentionality. See you all at the conference!

Modern Warrior Live Jaymes Poling



Dear Veteran Service Officers,

While traveling the country performing Modern Warrior LIVE, I have had the privilege of watching you guide veterans toward success while recognizing that the idea of success means something different to everyone. I have seen how your work brings relief to the children, spouses, and parents of those you serve. I have watched you normalize difficult conversations in a responsible and compassionate way. On a more personal note, my life is better for knowing you. I appreciate you greatly and look forward to spending time with more of you in the coming years.

For those unfamiliar, Modern Warrior LIVE weaves storytelling, music, and film into a seamless experience, presenting personal accounts of trauma and resiliency directly from those who lived them. Since our inception, Modern Warrior LIVE has performed more than 150 times, connected over 4,000 veterans to local services, and worked with dozens of individuals to help them share their own stories. More than 75 percent of audience members have told us they are more likely to seek mental health resources after seeing our production.

Recognizing the impact of our primary production on communities, we developed the Modern Warrior EXPERIENCE workshop, which provides participants with a platform to process and share their personal experiences through our unique storytelling model. Each storyteller works alongside our Modern Warrior EXPERIENCE team, led by co-creator Dominick Farinacci, and the process culminates in a filmed live performance within their community.

In the year ahead, firefighter Bill Spade from Staten Island will join Dominick and me on stages around the country to share his experiences as he lived them on September 11, 2001. We are grateful to have Bill with us twenty-five years later, helping ensure that we never forget and that we continue to use our experiences to positively impact the communities we serve.

When we partner with a county or organization, we anchor each event around more than just the show. We host panels, invite resource tables, and establish follow-up pathways so audience members can leave the theater with access, connection, and clear next steps.

If you are interested in hosting Modern Warrior LIVE or the Modern Warrior EXPERIENCE in your community, please contact our team at programs@modernwarriorlive.org or reach out to me directly at jaymes@modernwarriorlive.org.

Learn more about our mission and partners at modernwarriorlive.org.

NACVSO PRESIDENTS MESSAGE President, Andrew Tangen



There's something unique about the way California does things—and from where we sit at NACVSO, it hasn't gone unnoticed.

First, let me congratulate CACVSO on its determined efforts to advance **California SB 694**. This is no small feat, and it's a shining example of how leadership training is delivered—through hands-on mentorship of issues at the state and local level. With one of the largest veteran populations in the country, California is uniquely positioned to counter the harmful effects of predatory claim practices by **shielding nearly 2 million veterans** from those practices. As we say in the Navy: *Bravo Zulu* on a job well done. Now, it's time to take it to the finish line.

We would also like to recognize the innovations in leadership training underway at CACVSO, particularly the **veteran advocates fellowship currently in development**. By rethinking how leadership training is delivered—through hands-on mentorship and project-based initiatives—this program promises to elevate the profession and set a new standard of excellence. NACVSO is proud to partner with CACVSO and stands ready to support this important work at the national level wherever it can be most useful.

On the subject of training, I'd like to remind all our California members and partners that NACVSO's next **Basic Benefits Course** will take place **October 20-24**. This is an excellent opportunity for new CVSOs and support staff to gain timely accreditation while it's needed most. We recognize that California offers many invaluable training opportunities, and our goal is for NACVSO to be another tool in your toolbox—especially when accreditation is needed sooner rather than later.

Looking ahead, we hope to see you all at the **2026 Annual Conference in Reno, NV May 31-June 5**. This gathering is a chance to expand our skills by bringing together CVSOs from across the country under one roof to learn, network, and share experiences serving those who served. Mark your calendars and watch for registration after the first of the year. If budget is a concern, NACVSO offers scholarships for both the conference and the Basic Benefits course; applications can be submitted through our member portal at NACVSO.com.

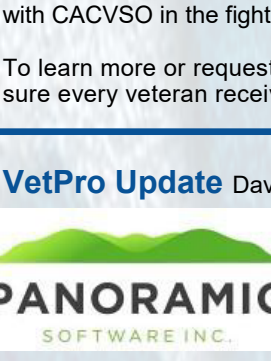
Once again, thank you for the tireless work that you do every day for California veterans—and for putting **Golden State Glory** into action on their behalf.

Social Media Committee Chair, Richard Johnson

The Social Media Committee is advancing the digital presence of the California Association of County Veterans Service Officers (CACVSO) through the coordinated expansion of our social media platforms. The purpose of this effort is to strengthen public engagement, enhance communication with veterans and stakeholders, and promote the outstanding work performed by our County Veterans Service Offices (CVSOs) throughout the state.

We have officially launched an account on **X (formerly Twitter)**, which will serve as our platform for **career fairs and public affairs communication**. This account, originally established by Meghan and Lena during our advocacy efforts for **Senate Bill 694**, has now been fully integrated under the Social Media Committee's direction. We have followed **California state legislators** as well as **key statewide reporters** to ensure timely visibility of legislative matters relevant to our mission. This presence will allow CACVSO to highlight legislative priorities, share updates on bills impacting veterans, and reinforce the collective voice of our membership.

In addition, **public pages have been created on Instagram, Facebook, and LinkedIn**, each with distinct purposes and audiences.

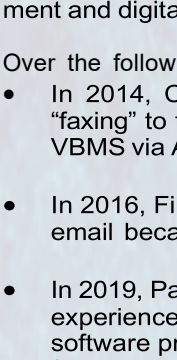


- **Instagram and Facebook** will focus on **informational content, success stories, community highlights, and content sharing** from county VSO social media accounts. These platforms are also ideal for delivering **witty and engaging visual content**—including memes, videos, and event coverage—to connect more directly with veterans and their families across California.
- **LinkedIn** will serve as our **professional networking and workforce development platform**. Posts will include **county-level job openings for veterans positions**, announcements for **career fairs and employment events**, and updates highlighting collaboration with partners such as **CalVet, the U.S. Department of Veterans Affairs**, and local agencies supporting veterans' transition and employment.

Through these coordinated platforms, CACVSO can better demonstrate how our collective work impacts the lives of California's veterans and their families. Our online presence will also allow us to showcase the innovative programs, partnerships, and outreach efforts taking place across counties—illustrating how we serve as the bridge between local communities and state and federal resources.

The Social Media Committee **believes** this initiative will elevate the visibility of our organization, modernize how we communicate, and position CACVSO as both a **trusted resource** and **leading voice** for veterans' advocacy in California. Continued participation from our members—by submitting local stories, events, and achievements—will be essential to keeping our platforms dynamic and representative of the outstanding service provided by CVSOs statewide. I would love to welcome ANY members to join me, and especially those with a flair for content creation, and/or experience with apps like CapCut, Canva, or other media tools.

Turbo Vets Chief Legal Officer, George K. Chebat



TurboVets is honored to introduce ourselves to the members of the California Association of County Veterans Service Officers (CACVSO). Our mission is simple but powerful: to support the dedicated professionals who serve our nation's veterans by giving them modern, efficient, and secure tools to manage claims and deliver better outcomes for those who have served.

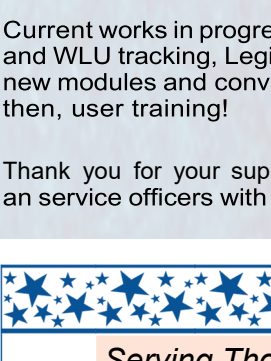
Our platform was designed in partnership with veterans, service officers, and accredited representatives to streamline the claims process, reduce administrative burden, and help organizations like yours focus more on veterans—not paperwork. We are also actively engaged in a campaign to pursue subsidy pathways that would cover costs for veteran-serving organizations like CACVSO members, by the Department of Veterans Affairs, ensuring that financial barriers do not stand in the way of innovation and impact.

We invite you to **learn more about TurboVets, schedule a live demo**, and explore **partnership opportunities** that strengthen the network of accredited service providers across California and the nation.

Our Chief Strategy Officer, **Meda of Honor** **against William Swenborn**, recently spoke in strong support of CACVSO's position on California Senate Bill 694, **standing firmly against unaccrued "claims sharks"** who exploit veterans. We are proud to align with CACVSO in the fight to protect veterans' rights and the integrity of accredited advocacy.

To learn more or request a demo, visit turbovets.com or contact us directly at info@turbovets.com. Together, we can ensure every veteran receives the benefits they have earned - with the efficiency, integrity, and respect they deserve.

VetPro Update Dave Steer



Greetings VetPro Users!

As we ramp up development toward migrating California to our modern application platform, we'd like to take a moment to reflect on where we've been, where we are, and the path ahead.

Some of you may remember that VetPro actually began as a 20th century DOS application in 1991. In 2000, VetProSQL introduced a Windows-based system powered by Microsoft SQL Server, and by 2005, VetProWeb went live. At that time, Panoramic Software partnered with individual California counties to deliver veteran claims management and reporting tools tailored to their needs.

In 2010, CalVet partnered with Panoramic to expand VetProWeb to all California counties. CalVet recognized VetProWeb as the most reliable and efficient system in use among CACVSO members for veterans' claims management and digital document storage as well as essential Subvention, and Medi-Cal Cost Avoidance reporting.

Over the following decade, VetProWeb evolved to become truly paperless, remote, and mobile.

- In 2014, Claim Package functionality allowed VSRs to compile digital claims for CalVet review and electronic "faxing" to the VA. Soon after, we added the ability to submit complete packages from VetProWeb directly to VA/VBMS via API.

- In 2016, Finger.Ink brought secure paperless signatures to VA forms, and by 2020, remote signature requests via email became a reality—this proved to be an essential feature during the COVID-19 pandemic.

- In 2019, Panoramic Software developed a "next generation" of VetProWeb and launched **VETPRO (National)**. Our experience gained in working with CalVet and California counties allowed for the creation of a modern and intuitive software product. VETPRO (National) offers forms validation, claim submission capability and claims management features that allow Veterans to help Veterans efficiently, while supporting accurate and in-depth accountability and reporting. Since its inception 6 years ago, VETPRO National is now being used by more than 400 Veteran Services agencies and nearly 2500 nationwide users every day.

Now we've embarked on our most ambitious project yet, migrating all 58 California counties including over 500 users to the new platform. Beyond claims management, California's implementation will include statewide programs such as the MC-05 Medi-Cal Cost Avoidance and DVS-40 College Fee Waiver programs, as well as CalVet Audit and Workload Unit (WLU) tracking.

We've assembled a talented team of application research and development specialists to capture requirements for these components and integrate them with VETPRO National. This collaboration will ensure that California's counties can continue to deliver exceptional service to veterans and their families using the most advanced, reliable, and efficient tools available.

Current work in progress include gathering requirements for and design of: CalVet POA DO Review, Audit Reporting and WLU tracking, Legislative Metrics Reporting and Veteran Discovery/Transfer. After this we will focus on coding the new modules and converting existing VetProWeb data. Finally, we will work on tutorial videos, help documentation and then, user training!

Thank you for your support! Together, we're building decades of partnership and innovation to provide California's veteran service officers with a next-generation system designed to meet today's needs—and tomorrow's opportunities.

Serving Those Who Served

Understanding the Full Power of VA and CalVet Home Loan Benefits

By Ted Kappel, CEO & Mortgage Broker — Kappel Mortgage Group, Inc. (KMG)

As a veteran, you've earned more than gratitude — you've earned the right to home financing designed specifically for you. At Kappel Mortgage Group, we make it our mission to ensure every veteran understands the full benefits they've earned through service. Whether you're buying, refinancing, or planning for the future, we're your first call to help you unlock the programs that make homeownership more affordable and secure.

The VA Home Loan Advantage

The VA Home Loan remains one of the most powerful benefits available to service members and veterans. It offers zero down payment, no monthly mortgage insurance, and competitive interest rates, making it one of the most affordable paths to homeownership.

If you already have a VA loan, the Interest Rate Reduction Refinance Loan (IRRRL)—also known as the VA Streamline—allows you to refinance quickly and easily. There's no appraisal, no income verification, and minimal paperwork. It's a simple way to lower your interest rate and reduce your monthly payment.

VA Cash-Out Refinance

For veterans looking to consolidate high-interest debt or fund home improvements, the VA Cash-Out Refinance is a smart and flexible option. It allows you to tap into your home's equity while maintaining the benefits of your VA loan. The result: a single, manageable payment and the opportunity to improve your financial position without sacrificing security.

CalVet Home Loans for California Veterans

The CalVet Home Loan Program offers unique advantages for veterans living in California. Unlike traditional loans that rely on credit scores, CalVet loans are insured directly by the State of California. This can lead to lower interest costs, particularly in high-cost or fire-prone areas, giving veterans an affordable way to protect their investment and achieve lasting homeownership stability.

Reverse Mortgages for Veterans on Fixed Income

For veterans living on disability or Social Security income, a Reverse Mortgage can be a meaningful solution. It allows homeowners aged 62 and older to access their home's equity without making monthly mortgage payments. It's a practical way to improve cash flow, eliminate existing mortgage debt, and enjoy greater peace of mind in retirement—all while retaining full ownership of your home.

You Served. Let Us Serve You.

At Kappel Mortgage Group, our purpose is simple: to help veterans and their families access every benefit they've earned. From purchasing your first home to refinancing or planning for retirement, we're here to guide you through each step with honesty, experience, and care.

You've already served your country. Now it's our honor to serve you.

Ted Kappel

CEO / President

2425 Fair Oaks Blvd
Sacramento, CA 95825
(916) 929-3732 Fax
(916) 416-LOAN (5626) Direct
www.TedKappel.com



CA DRE # 01201430
NMLS # 292656