YOU EARNED IT. HERE'S HOW TO USE IT.

VA LOAN *Guide*

$0 Down
for eligible buyers with full entitlement

No PMI
no monthly mortgage insurance

Reusable
use it again on your next PCS

Seller Help
sellers can contribute toward costs

THE VA LOAN *process*

1. **GET YOUR COE**
   Your Certificate of Eligibility proves your benefit. Your lender can usually pull it in minutes.
2. **GET PRE-APPROVED**
   Choose a lender who closes VA loans often. Experience matters on timelines.
3. **FIND YOUR HOME**
   Tour in person or virtually. The home must be your primary residence.
4. **MAKE A STRONG OFFER**
   Your agent explains your VA approval to the seller so your offer competes.
5. **INSPECTION + VA APPRAISAL**
   Confirms value and that the home is safe and sound. Still get a home inspection.
6. **CLOSE + GET YOUR KEYS**
   Power of attorney can help if you are deployed or still at your old duty station.

THE FUNDING *fee*

A one-time fee that can be paid at closing or rolled into the loan. Purchase loan rates:

DOWN PAYMENT	FIRST USE	AFTER
Less than 5%	2.15%	3.3%
5% to 9.99%	1.5%	1.5%
10% or more	1.25%	1.25%

YOU MAY BE EXEMPT IF YOU:

- ✓ Receive VA compensation for a service-connected disability
- ✓ Are a surviving spouse receiving DIC
- ✓ Received a Purple Heart while on active duty

Your COE shows whether you are exempt.

Funding fee rates as of November 2026 and subject to change. This guide is general information, not a loan offer. Confirm eligibility and terms with your lender.

Myth VS. FACT

"Sellers don't like VA offers." A prepared, pre-approved VA buyer with a clear plan can be as strong as any other.

"There's a loan limit." With full entitlement, the VA does not cap your loan amount. Your lender still sets what you qualify for.

"It's a one-time benefit." Entitlement can be restored after you sell and pay off the loan, and reused.

"VA appraisals kill deals." Most issues are minor repairs that can be negotiated before closing.



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