Zero Down, Full Power

The 2025 VA Buyer's Playbook

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CHAPTER 1: What is a VA Loan?

A VA loan is a mortgage guaranteed by the U.S. Department of Veterans Affairs. It allows eligible veterans, active-duty members, and certain surviving spouses to buy a home with benefits most civilians don't get.

Key Benefits:

- $0 Down Payment – No need to save up 5%, 10%, or 20%
- No PMI – Saves you hundreds per month
- Flexible Credit Guidelines – Approvals often with scores as low as 580–620
- Lower Interest Rates – Typically lower than conventional loans
- No Prepayment Penalties – Pay it off early with no fee
- Reusable Benefit – You can use it again later in life

VA vs Conventional Loan Comparison:

Feature	VA Loan	Conventional Loan
Down Payment	$0	3%–20%
PMI Required	No	Yes if <20% down
Credit Flexibility	580–620 OK	Typically 640+ needed
Backed By	VA	Private lenders
Closing Costs	Seller can pay all	Limited ~3% max
Funding Fee	Yes (can be financed)	No
Who Can Use	Vets, Active-Duty, Some Spouses	All qualified borrowers

CHAPTER 2: Mission Prep – Get Pre-Approved

Before you house hunt, get your Certificate of Eligibility (COE) and gather required documents. This gives you a strong start and shows sellers you're serious.

How to Get Your COE: (Easiest way is to reach out to me and I can see if it's in the VA Portal)

- Ask your lender (I can pull it instantly)
- Go to va.gov and apply online
- Mail in VA Form 26-1880 with proof of service

Required Documents:

- Veterans: DD-214
- Active Duty: Statement of service signed by a commander or personnel officer
- Guard/Reserves: NGB Form 22 or points statement

Pre-Approval Checklist:

- Driver's license/Government-issued photo ID
- Social security card
- 30 days paystubs/LES
- 2 year's W2's
- 2 year's tax returns (if self-employed)

Other Potential Documents:

- Retirement Award Letter (If retired Military)
- Disability award letter (If rating is 10% or higher)

CHAPTER 3: Choosing the Right Lender and Realtor

You need a lender who understands the VA system. VA loans have their own language—and I speak it fluently. Finding the right Realtor is also important. The right Realtor who knows how to structure a VA offer can make or break your offer when you find "The One."

What to Ask a Lender:

- Do you specialize in VA loans?
- Do you help with COEs and appraisals?
- Will I work with you or get passed off?
- How quickly do you close VA loans?
- How do you communicate throughout the process?

Why I'm Your Best Option:

- Over 60% of my business is helping veterans use their VA benefit
- I personally walk you through every step
- My average VA closing is under 21 days
- Text, call, or email—I work your way

CHAPTER 4: Finding the Right Home

Your VA loan is pre-approved.. now what?

Time to house hunt. But not just any home will do. The VA has a few guidelines, and your personal budget matters more than what you can qualify for.

What to Look For:

- Safe, Sound, Sanitary – The home must be structurally sound, have safe electrical/plumbing, and meet basic livability standards.
- Stick to Your Budget – Just because the lender says you qualify for $450,000 doesn't mean that's what you should spend.
- No Fixer-Uppers (unless approved) – Major issues (like missing flooring, mold, or roof damage) can kill the deal unless repaired before closing.
- VA Loan Limits – Technically, there's no 'max loan amount'—but your income, credit, and debt-to-income ratio will set your ceiling.

Pro Tip:
Work with a real estate agent who's familiar with VA offers. They'll know how to present yours in the best light—especially in a competitive market.

You can be approved for a VA rehab loan or OTC (One Time Close) Construction loan as well.

What you get with the Rehab Loan: Buy a home as is, finance the repairs, still purchase with no down payment and usually have equity in your home after repairs are made

What you get with a One Time Close Construction Loan: Buy land and build a home all in one. Or if you already own land, you can then use your VA loan to put a home on that land and finance it with no down payment.

CHAPTER 5: Making an Offer & Going Under Contract

You've found your home. Now it's time to write the offer and go under contract.

VA Loan Advantages When Making an Offer:

- You can ask the seller to pay up to 100% of your closing costs.
- No down payment means you keep more cash for move-in expenses.
- Low-risk borrower profile—VA buyers have some of the lowest default rates in the U.S.

What to Include in the Contract:

- VA Escape Clause – This says that if the VA appraisal comes in low, you're not obligated to move forward unless you choose to.
- Seller-Paid Costs – Clearly list what the seller is covering – Usually if the seller pays closing costs it'll state "Seller to pay for buyer's closing costs and/or discount points and/or debt payoffs.
- Contingencies – Inspection, financing, and appraisal clauses protect you from surprises. Your realtor will go over these with you.

*****HUGE TIP – THE VA LOAN IS THE ONLY LOAN PROGRAM THAT ALLOWS FOR THE SELLER TO PAY OFF YOUR DEBT AT CLOSING.*****

Negotiation Tip:
If the home needs repairs to pass VA appraisal, you can:
- Ask the seller to fix them
- Use seller credits toward the cost
- Walk away—your benefit protects you

CHAPTER 6: The VA Appraisal

The VA appraisal isn't just a formality—it's your first line of defense against buying a bad home.

What the VA Appraisal Looks At:

- Market Value – Is the home worth what you're paying?
- Minimum Property Requirements (MPRs) – Is the home safe, sound, and sanitary?
- Working heat & AC
- Clean roof with no leaks
- No peeling paint (especially in older homes)
- Functioning windows and plumbing

What Happens If the Appraisal Comes in Low?

- The first step is VA tidewater – Agent sends in recent sales to try and get value up
- Negotiate the price down
- Challenge it through a Reconsideration of Value (ROV) if appraiser doesn't accept the tidewater in step 1
- Pay the difference in cash (not recommended unless the home is perfect)

Big Win:
Unlike conventional loans, VA buyers have built-in protection if the value isn't there. You don't lose your earnest money just for walking away.

CHAPTER 7: Closing Day

This is it. You've navigated your pre-approval, found your home, passed the appraisal, uploaded and cleared additional documents through underwriting and now you're at the finish line.

What Happens at Closing:

- You review and sign all final documents (I'll go over them with you beforehand).
- You pay any final closing costs (if applicable).
- The title is transferred, and the loan is funded.
- You get the keys.

What to Bring:

- Government-issued photo ID
- Any funds for closing (if applicable)
- A calm mind—you've got this handled

Pro Tip:
Review your Closing Disclosure at least 3 days before closing. This document outlines every cost and term of your loan. I'll send it to you in plain English.

CHAPTER 8: Bonus Benefits & Next Steps

The VA loan is more than just a way to buy a house. It's a long-term wealth tool if you know how to use it.

Post-Purchase Perks:

- VA IRRRL (Streamline Refinance) – Refinance to a lower rate—no appraisal, credit or income docs required.
- Tax Breaks & Exemptions – Many states offer property tax reductions for disabled vets.
- You Can Use It Again – Sell, restore your entitlement, and use the VA loan on your next home. (Even have 2+ VA Loans at the same time)

What You Won't Get with Other Loans:

- Reuse without restriction (after entitlement restoration)
- No PMI ever—even with $0 down
- A lifetime tool for financial security

READY TO MOVE?

You've just read the full tactical breakdown of how to use one of the most powerful benefits you've earned through service.

Now it's time to take the next step. I'll guide you from mission brief to keys in hand.

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