

VA Loan Reuse Guide



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Most veterans think the VA loan is a one-time use benefit. That's not true. If you've used your VA loan before—whether you sold the house or still own it—you may still qualify to use it again. This guide walks you through how VA loan entitlement works and how to reuse it with confidence.

When Can You Reuse Your VA Loan?

You may be eligible to reuse your VA loan if:

- You've sold your previous home and the loan has been paid off (you can restore to full entitlement).
- You still own the previous home but have partial entitlement remaining (and qualify with residual income).
- You plan to keep the current VA-financed home as a rental and use remaining entitlement to buy another home.

What is 'Entitlement' and How Does It Work?

Your VA entitlement is the amount the VA guarantees on your behalf. It determines how much you can borrow without a down payment.

There are two types:

- ****Full Entitlement**** – You haven't used your VA loan yet, or your previous VA loan was paid off and entitlement restored.
- ****Remaining/Partial Entitlement**** – You still have a VA loan on another property, but may have enough left to use again.

This can allow you to finance a second home/third home/fourth home (with proper eligibility and county loan limits).

Common VA Loan Reuse Scenarios

1. ****Sold your VA home?**** – Apply for entitlement restoration through VA Form 26-1880 **or contacting me to help.**
2. ****Still own your VA home?**** – We calculate your remaining entitlement and see if it's enough for your next home.
3. ****Renting out your previous VA-financed home?**** – You may still qualify for another VA loan using partial entitlement.

Things to Know Before You Reuse It

- You'll still need to meet income, credit, and debt requirements.
- The VA funding fee may be slightly higher for subsequent use (unless you're exempt with a VA disability rating of 10% or more).
- Remaining entitlement must be sufficient based on the new property's cost and county loan limit. **I can help determine what your remaining entitlement is.**
- Your new VA loan must be for a ****primary residence****, not an investment-only property.

Ready to See If You Can Use It Again?

📱 Text/call me at 478-397-1395 or email Mitch@mtmortgagebroker.com or book a call with me at www.ScheduleWithMitch.com

Let's find out how to turn your VA benefit into your next home.