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VA Loan Starter Pack

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📘 VA Loan Starter Pack – You Served. Now Own It.

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This pack was built for veterans, active-duty service members, and military families who want to take the guesswork out of buying a home with a VA loan.

1. 🧠 What's a VA Loan... in Simple Terms?

A VA loan is a mortgage option guaranteed by the U.S. Department of Veterans Affairs.
You don't borrow from the VA—you borrow from a lender, and the VA guarantees the loan, reducing the risk which enables you to get lower interest rates and better terms on you home loan.
That's what unlocks benefits like $0 down and no PMI.

2. ☑ Who Qualifies?

You may qualify if you:
- Served 90+ days active duty during wartime OR
- Served 181+ days during peacetime OR
- Served 6+ years in the Guard/Reserves OR
- Are an unmarried surviving spouse

Minimum credit score: No Minimum
COE (Certificate of Eligibility) required—I'll help you pull it.

The easiest way to determine if you qualify is by a quick call or text. My information is above, or you can book a call here: → **www.ScheduleWithMitch.com**

3. 💵 The Famous '$0 Down' Explained

VA loans finance 100% of the home's value—no down payment needed.
You still need:
- Earnest money deposit (can be refunded) – Which is an initial deposit when you go under contract that goes towards your overall costs to purchase the home.
- Closing costs (can often be covered by the seller) – Which are costs such as title fees, taxes, insurance, etc.
- VA funding fee (usually rolled into the loan) – This is a charge for Veterans to utilize the VA home loan which allows the VA to "Back" the loan itself. **You don't pay this if you have 10% or more on your disability rating.**

4. ⚖️ VA vs. FHA vs. Conventional

Feature	VA Loan	FHA Loan	Conventional
Down Payment	0%	3.5%	3–20%
PMI/MIP	❌ None	✅ Required	✅ Required <20%
Credit Flexibility	High	Moderate	Moderate
Reusable Benefit	✅ Yes	❌ No	❌ No
Loan Limit	No cap (full entitlement)	County capped	Credit dependent

5. 🗺️ What Are My Next Steps?

1. Check eligibility (I'll pull your COE)
2. Get pre-approved (24–48 hours – Or less)
3. Get matched with a VA-savvy realtor (I can help connect someone that fits your needs)
4. Start house hunting with a budget already in mind
5. Let my team and I handle the process from contract to close

6. 🚫 Top 5 VA Loan Myths (Busted)

❌ VA loans are slow – Not with the right team (As little as 2 weeks)
❌ One-time use – They're reusable (**I currently have 2 VA loans)**
❌ Requires perfect credit – They're flexible (No credit minimums)
❌ Sellers hate VA buyers – A strong pre-approval and the right offer wins offers
❌ Only for first-time buyers – Nope, use it anytime you qualify

📞 Want Help?

📲 Text or call me at 478-397-1395
💬 Or comment VAHOME on any of my videos and I'll send this pack + next steps directly to you.