VA HOME LOANS

YOUR EARNED BENEFIT

A PREMIUM HOMEBUYER RESOURCE FOR VETERANS & SERVICE MEMBERS

START WITH YOUR VA ADVANTAGE



0% DOWN MAY BE AVAILABLE

Eligible borrowers may be able to purchase with no down payment - Not guaranteed for every borrower. Subject to VA lender exceptions and requirements including when the purchase price exceeds the VA reasonable value.

NO MONTHLY PMI

VA-backed loans do not require monthly private mortgage insurance, helping eligible buyers keep more flexibility in their housing budget.

A REUSABLE BENEFIT

Your VA home loan benefit is not necessarily a one-time benefit. Eligibility and available entitlement can be reviewed for future use.

ONE CONNECTED STRATEGY

We'll connect your VA eligibility, financing position, purchasing power, and home search so you can make informed decisions with confidence.

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LENDER

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Purchase Scenario:

An eligible Veteran buys a home for no more than its VA reasonable value. If the loan is not a Graduated Payment Mortgage, the Veteran has sufficient available entitlement, and the lender does not require a down payment, the down payment may be $0. *A down payment may be required in other circumstances. Closing costs and prepaid expenses, and a VA funding fee if applicable, may still be due. Subject to VA requirements, lender guidelines, and loan approval.

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YOUR VA BENEFIT

Your VA home loan benefit can be a powerful financing tool—but using it well starts with understanding your eligibility, Certificate of Eligibility (COE), entitlement, and overall financial position.

Before you shop, we'll review the pieces that shape your VA buying strategy.



YOUR BENEFIT. YOUR STRATEGY. YOUR NEXT MOVE.

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KNOW BEFORE YOU SHOP

1 CONFIRM ELIGIBILITY & COE

Your COE helps confirm to the lender that you meet VA service requirements and provides entitlement information used in the loan process.

2 REVIEW YOUR ENTITLEMENT

If you've used a VA loan before, we'll review whether your entitlement has been restored or whether remaining entitlement may be available.

3 BUILD YOUR FINANCING STRATEGY

Eligibility alone does not equal loan approval. Income, debts, credit, assets, property, occupancy, and lender requirements still shape qualification.

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KNOW THE BENEFIT.

SKIP THE MYTHS.

MYTH 01 | YOU CAN ONLY USE A VA LOAN ONCE

REALITY VA home loan benefits can be reusable. Depending on your circumstances, entitlement may be restored after prior use, or you may have remaining entitlement available. Your individual COE and entitlement should be reviewed before planning your next purchase.

MORE MYTHS, CLARIFIED

MYTH 02

"A VA appraisal is the same as a home inspection."

REALITY
They serve different purposes. The VA appraisal provides an opinion of value and reviews the property in relation to VA requirements. A home inspection is a separate evaluation for the buyer.

MYTH 03

"Having a COE means I'm automatically approved."

REALITY
A COE confirms VA home loan eligibility based on qualifying service. The lender still evaluates credit, income, debts, assets, occupancy, the property, and other loan requirements.

MYTH 04

"If I already have or had a VA loan, I can't buy again."

REALITY
Not necessarily. Restoration or remaining entitlement may allow another VA-backed purchase. The amount available and whether a down payment is needed depend on your entitlement, loan amount, and lender approval.

UNDERSTAND YOUR BENEFIT BEFORE YOU BUILD YOUR STRATEGY.

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APPLY TODAY



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SCAN

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