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THANK YOU FOR YOUR SERVICE!

THIS GUIDE IS BUILT TO SHOW YOU EXACTLY WHAT TO DO, WHEN TO DO IT, AND HOW YOUR VETERAN STATUS GIVES YOU REAL HOME-BUYING ADVANTAGES—ESPECIALLY WITH THE VA LOAN PROGRAM.

What You Need to Know:

- VA loans are backed by the U.S. Department of Veterans Affairs.
- Most buyers can purchase with no down payment.
- No private mortgage insurance (PMI).
- Interest rates are typically lower than conventional loans.
- Credit guidelines are more flexible than most loan options.

Your Advantage:

As a veteran, you've earned access to some of the strongest financing available. That can mean real savings—thousands over the life of your loan.



STEP 1

CHECK YOUR VA LOAN ELIGIBILITY

Confirm your military service meets VA loan criteria:

- 90 days active duty (wartime)
- 181 days active duty (peacetime)
- 6 years in the National Guard or Reserves
- Surviving spouse of a veteran

Why This Matters:

This is what unlocks the big advantages—zero down, no PMI, and lower interest rates.

- You can go to VA.gov or have your lender pull your Certificate of Eligibility (COE) for you.

What Is a VA Loan?

A VA loan is a mortgage backed by the U.S. Department of Veterans Affairs. It was created to help veterans, active-duty service members, and eligible spouses buy a home without the usual roadblocks most buyers run into.

Why It's So Powerful:

- $0 Down Payment – You can buy without saving a huge chunk upfront.
- No PMI (Private Mortgage Insurance) – No monthly mortgage insurance like FHA or low-down conventional loans.
- Lower Interest Rates – Typically lower than conventional loan rates.
- Flexible Credit Guidelines – Past credit issues don't automatically knock you out.
- No Loan Limits (with full entitlement) – You can go higher on price if your income supports it.
- One-Time Funding Fee – Helps keep the program running and can usually be rolled into the loan.



STEP 2
WORK WITH THE RIGHT VA LENDER

Not All Lenders Are the Same
You want a lender who specializes in VA loans—not one who just "does them on the side." Ask:

- "How many VA loans have you closed this year?"
- "Do you have a dedicated VA underwriting team?"

Why This Matters:
We've seen veteran buyers run into delays and confusion when the lender isn't fully dialed in on VA guidelines. The right lender keeps things moving, gets you approved faster, and helps avoid surprises at closing.

And if you need one, we've got a trusted VA lender we can connect you with.

STEP 3
GET PRE-APPROVED FOR YOUR VA LOAN

Preapproval shows sellers you're serious and gives you a clear picture of what you can afford.

What You'll Need:

- Proof of service (DD-214 or statement of service)
- Income verification (W-2s, LES, tax returns)
- Credit check

Why It's Easier for Veterans:
VA guidelines are more flexible when it comes to debt-to-income and credit. They also take things like residual income and housing allowances (like BAH) into account, which can work in your favor.



STEP 4

WORK WITH AN AGENT WHO KNOWS VA BUYERS

What You Need:

- An agent who understands VA property standards, appraisals, and how to use your benefits the right way.

Ask Them:

- “Do you know the VA Minimum Property Requirements?”
- “How have you helped other VA buyers win?”

Why It Matters:

VA loans have stricter property condition guidelines than most buyers realize. The right agent helps you avoid homes that won’t qualify and knows how to negotiate VA-friendly terms—like getting the seller to help cover closing costs.

This Is Exactly What We Do

We know VA Minimum Property Requirements inside and out, and we've helped veteran buyers win competitive offers using their benefits the right way. When you're ready to look, we're ready to help.



STEP 5

HOUSE HUNT WITH CONFIDENCE

VA Loan Property Guidelines:

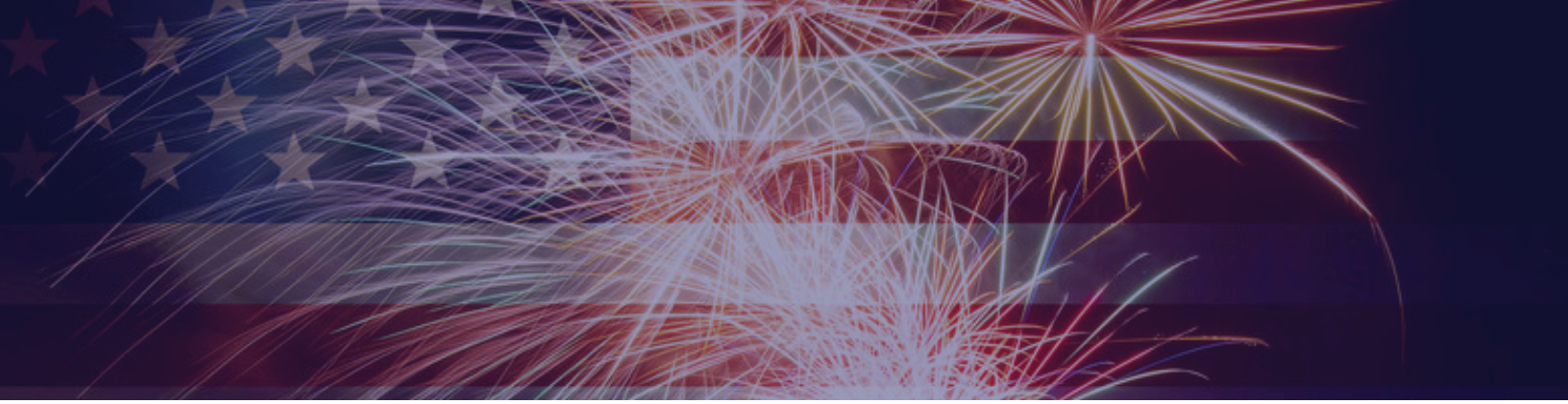
- Must be your primary residence—no rentals or vacation homes
- Condos must be VA-approved
- The home needs to meet Minimum Property Requirements (MPRs):
  - Safe, structurally sound, and move-in ready
  - No major issues with roof, plumbing, or electrical

VA Advantages While You Shop:

- You can use a VA renovation loan to roll repairs into the purchase
- You can buy manufactured homes or multi-family properties (up to 4 units)—as long as you live in one of them

A Quick Tip Before You Fall in Love with a Home

Ask us to confirm a property's VA eligibility before you get too attached — condo approval status and MPR issues are much easier to catch early than after you're under contract.



STEP 6

MAKE YOUR OFFER (AND USE YOUR VA BENEFITS RIGHT)

What to Include:

- VA loan contingency – protects your earnest money if the home doesn't appraise
- Seller concessions – VA allows the seller to pay up to 4% of the purchase price toward:
  - Closing costs
  - Prepaids (taxes, insurance)
  - Paying off collections or judgments

Why This Works for You:
You can structure your offer so the seller covers most—or even all—of your closing costs, which means you may bring very little, or nothing, to the closing table.

We'll Help You Structure This Right

Every seller and situation is different — we'll help you decide exactly how much to ask for in concessions so your offer stays competitive while still protecting your out-of-pocket costs.



STEP 7

VA APPRAISAL + INSPECTION

Appraisal = Required by VA

- Confirms the home's value
- Makes sure the home is safe and livable

Inspection = Optional (But We Strongly Recommend It)

- Helps uncover issues like foundation problems, mold, or roof concerns that an appraiser might not catch

If the Home Doesn't Pass the VA Appraisal: You can:

- Ask the seller to make repairs
- Renegotiate the price
- Walk away and keep your earnest money

Timing Matters Here

Schedule your inspection early in your option period so you have real time to negotiate repairs — or walk away — before your contract deadlines close in.



STEP 8

GET "CLEAR TO CLOSE"

What Happens Next:

- Your lender gives final approval (verifies employment and rechecks credit)
- You'll receive your Closing Disclosure with exact costs and loan terms
- You'll set your closing date

Bonus for Veterans:
With lower rates and no PMI, your monthly payment is often hundreds less than a civilian buyer with the same loan amount

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STEP 9

CLOSE AND GET YOUR KEYS

What Happens:

- Final walkthrough (verify all repairs are done and home is in expected condition)
- Review Closing Disclosure
- Sign final loan documents
- Seller will sign
- Funding - lender finalizes all documents



CONGRATULATIONS!!

- You are now a homeowner
- Get the Keys!



STEP 10

AFTER YOU MOVE IN – MAXIMIZE VETERAN BENEFITS

Your VA benefits don't stop at closing. Here's how to keep using them:

Property Tax Exemptions

Many states offer partial or full tax breaks for disabled veterans.

VA IRRRL Refinancing

Refinance later with no appraisal and minimal paperwork.

Reuse Your Entitlement

You can use your VA loan benefit more than once under certain conditions.

Loan Assumability

If you sell later, your buyer may assume your low-interest VA loan — a great selling point.

VA loan rates, fees, and eligibility guidelines can change and vary by lender — confirm current details with your VA-approved lender or VA.gov.



YOUR NEXT MOVE STARTS HERE

If there's one thing we want you to take from this guide, it's this...
Buying a home with your VA benefits doesn't have to feel complicated, confusing, or overwhelming.

You've already done the hard part—you served.
This is one of the benefits you've earned, and when you understand how to use it the right way, it can open doors that many buyers simply don't have access to.

From little to no money out of pocket... to better loan terms... to more flexibility along the way—there's a real advantage here.
But like anything, it only works when you have the right strategy behind it.

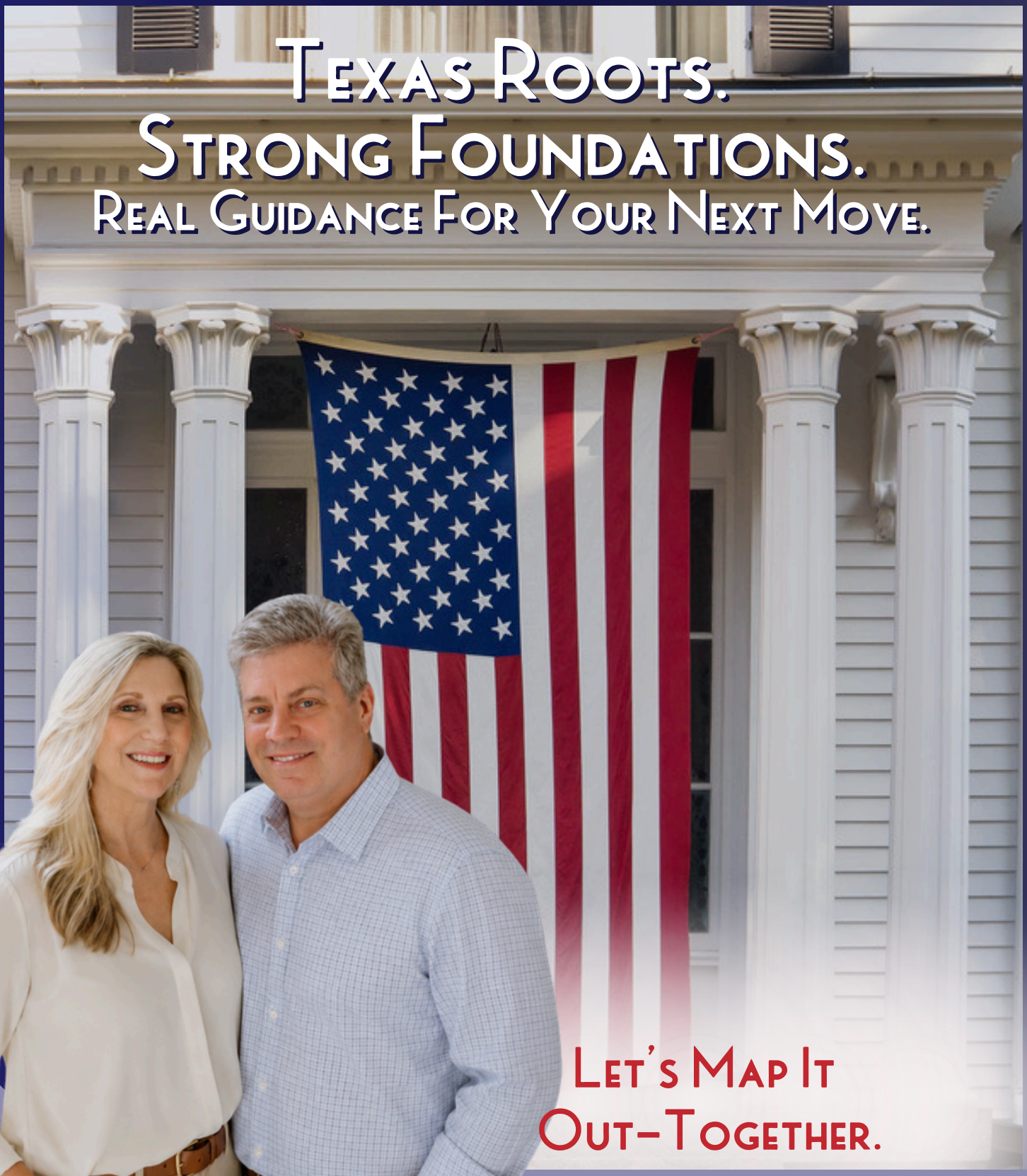
That's where we come in.

Our job is to help you make smart decisions, avoid the common mistakes we see too many buyers make, and give you a clear path forward—so you can move with confidence, not guesswork.

We'll walk you through it, answer your questions, and help you make the right move for you—not just the fastest one.

And this part matters to us...
We truly appreciate our veterans. We give monthly to Tunnel to Towers Foundation, and when we help a veteran close on a home, we donate an additional percentage of our commission in your honor.

Whether you're just starting to explore your options, relocating to the Houston area, or ready to buy now, we're here to help you map it out in a way that actually makes sense for your situation.



Texas Roots. Strong Foundations.

Real Guidance For Your Next Move.

Let's Map It Out–Together.

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