

A SALUTE TO SERVICE

Veteran Homebuyer Roadmap

How to buy with your VA home loan benefit - from eligibility and preapproval to the keys.



Inside: seven clear steps covering your Certificate of Eligibility, VA financing, the home search, offers, appraisal, inspection, underwriting, and closing.

START YOUR PREAPPROVAL

Your service. Your key to finding home.
Prepared by Amy Behning | Amy B's Realty

BEGIN WITH YOUR BENEFIT

Confirm the path before you shop

01 / CONFIRM ELIGIBILITY AND REQUEST YOUR COE

Document your VA home loan eligibility

- A Certificate of Eligibility, or COE, shows a lender that you meet the service-history requirements for the VA home loan benefit.
- You may request a COE through VA.gov, by mail, or with help from a participating lender.
- The COE confirms benefit eligibility; the lender still reviews credit, income, debts, assets, occupancy, and other loan requirements.

Your next move: Request your COE or ask the lender whether it can obtain the certificate for you.

02 / BUILD A PREAPPROVAL PLAN

Review the payment, cash, and loan structure

- A VA-backed purchase loan may allow eligible borrowers to buy without a down payment when program, lender, appraisal, and purchase requirements are met.
- VA does not require monthly mortgage insurance, but a one-time VA funding fee may apply unless you qualify for an exemption.
- Compare the full payment, estimated cash to close, interest rate, fees, lender service, and loan terms.

Your next move: Start a preapproval review and ask specifically about VA experience, your funding-fee status, and current documentation needs.

BEGIN WITH HILER MORTGAGE

PREPARE FOR THE SEARCH

Build a team that understands VA financing

03 / CHOOSE THE RIGHT TEAM

Communication matters from offer to closing

- Work with a real estate agent who understands VA financing, local offer strategy, appraisal timing, and the required VA loan language.
- Your lender handles the mortgage review, verifies documentation, orders the VA appraisal, and manages underwriting conditions.
- Title, insurance, inspection, appraisal, and other professionals each support a different part of the transaction.

Your next move: Tell Amy your preferred area, timeline, payment range, and any Permanent Change of Station or relocation considerations.

04 / SEARCH FOR THE RIGHT PROPERTY

Consider fit, condition, and eligibility

- A VA-backed purchase loan is generally intended for a home you will occupy, subject to VA occupancy rules and lender review.
- Consider property condition, ongoing maintenance, taxes, insurance, association costs, commute, and future plans.
- Some property types or conditions may require additional review, documentation, or repairs before closing.

Your next move: Create a focused search with Amy using the price range and property guidance reviewed with your lender.

Protect your choices in writing

05 / WRITE A COMPLETE OFFER

Use the terms that fit your situation

- Your offer may include price, earnest money, financing, inspection terms, appraisal terms, seller-paid costs, closing date, and possession.
- VA transactions include required language that protects the buyer if the property's VA reasonable value is below the purchase price.
- A lower appraisal does not automatically force the seller to reduce the price; the parties may renegotiate, the buyer may choose a permitted path, or the agreement may end according to its terms.

Your next move: Review the price, contingencies, estimated payment, cash to close, and required VA language before signing.

06 / USE INSPECTION AND APPRAISAL WISELY

They answer different questions

- A home inspection is for your due diligence and is separate from the VA appraisal.
- The VA appraiser estimates reasonable value and reviews whether the property meets VA minimum property requirements.
- An appraisal is not a warranty, a complete condition report, or a substitute for an independent home inspection.

Your next move: Discuss inspection options with Amy and ask your lender how appraisal findings or required repairs may affect timing.

Keep the file steady and the deadlines visible

07 / COMPLETE THE FINAL MILESTONES

Respond quickly and protect your approval

- Provide updated lender documents, complete insurance arrangements, resolve appraisal conditions, review title information, and meet contract deadlines.
- Avoid opening new credit, financing major purchases, changing employment, or moving large sums without discussing the effect with your lender.
- Review your Loan Estimate and Closing Disclosure, ask about unfamiliar costs, complete the final walk-through, and verify wiring instructions by phone.

Your next move: Keep one deadline list with Amy, the lender, and the title company until the keys are in your hand.

Know the funding fee before closing

The VA funding fee depends on the loan type and other factors, including whether this is your first or a later use and the down payment amount. Some borrowers are exempt. Ask the lender to verify the applicable fee or exemption and show how it appears in your loan figures.

Important: A preapproval is not final approval. Final approval depends on the borrower, property, documentation, appraisal, underwriting, and satisfaction of all loan conditions.

Bring these questions to your team

My preferred buying timeline: _____

My comfortable monthly housing range: _____

Cash I expect to have available: _____

Areas I'm considering: _____

My top property priorities: _____

Questions for Amy

How competitive is the local market for homes in my range?

How will we structure a VA-financed offer?

What inspections and contingencies should I consider?

How will we handle appraisal timing or required repairs?

Questions for the lender

Can you help me obtain or review my COE?

What payment and cash-to-close range should I expect?

Does a funding fee apply, and am I exempt?

What could change my approval before closing?

START YOUR VA PREAPPROVAL

Ready to start the home search? Call or text Amy Behning at 612-325-2210.

OFFICIAL RESOURCES

Reliable guidance for your next move

[VA - Buying a Home With a VA-Backed Loan](#)

The official VA homebuying process, including the Certificate of Eligibility and loan steps.

[VA - Home Loan Eligibility](#)

Service-history, COE, credit, income, and occupancy guidance.

[VA - Funding Fee and Closing Costs](#)

Current VA funding-fee tables, exemptions, and closing-cost information.

[VA Home Loan Guaranty Buyer's Guide](#)

The VA's detailed guide to using the home loan benefit.

[CFPB - Buying a House](#)

Neutral tools for comparing mortgages, Loan Estimates, and closing costs.

[Hiler Mortgage - Amy's Partner Preapproval Link](#)

Begin a mortgage review through Amy's shared partner link.

Important: This guide is general educational information. It does not establish VA eligibility, promise loan approval, guarantee property acceptance, or provide legal or tax advice. Verify current rules and your situation with VA, the lender, and other qualified professionals.

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