

## You earned this benefit. Make sure you actually use it.

The VA home loan is one of the most powerful financial tools available to veterans and service members — and one of the least understood. This guide covers what it is, who qualifies, and how to get started.

### THE 5 CORE BENEFITS

- \$0 down payment — no down payment required for eligible veterans
- No private mortgage insurance (PMI) — saves hundreds per month vs. conventional with <20% down
- Competitive rates — VA loans consistently outperform conventional for qualified borrowers
- Reusable benefit — use it more than once; in some cases simultaneously
- Flexible qualifying — higher DTI tolerance and lower credit score thresholds than most programs

### DO YOU QUALIFY?

One of the following service requirements:

- 90 consecutive days of active duty during wartime
- 181 days of active duty during peacetime
- 6 years in the National Guard or Reserves
- Surviving spouse of a service member who died in the line of duty

### WHAT YOU'LL NEED

- DD-214 (veterans) or statement of service (active duty)
- Last 2 years of W-2s or tax returns
- Recent pay stubs (30 days)
- Last 2 months of bank statements
- Government-issued ID

### 4 MYTHS KEEPING VETERANS FROM THEIR BENEFIT

#### "I've used it before, so it's gone."

Not true. Entitlement restores when you sell and pay off the VA loan — and in some cases you can hold two VA loans simultaneously.

#### "Sellers won't accept VA offers."

This was a bigger concern years ago. With the right preparation and an experienced lender, VA offers compete well.

#### "The VA appraisal will kill the deal."

VA appraisals protect you. If a home doesn't appraise, that's valuable information — you're not overpaying.

#### "You can't buy an investment property with a VA loan."

Not fully true. Veterans can house-hack a multi-family property (up to 4 units) with \$0 down and live in one unit. Full breakdown: [decisive.financial/blog/va-investment](https://decisive.financial/blog/va-investment)

### YOUR NEXT STEP

Book a 15-minute call. I'll pull your Certificate of Eligibility (COE), walk through your entitlement, and tell you exactly what your benefit can do — no obligation.

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