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VA Home Loan Primer

Your VA home loan, in plain English

Thank you for your service. Here is the VA home loan in plain English — the version Brian gives the veteran and active-duty families he helps.

No VA loan limit, no down payment — with full entitlement restored.

There is no VA loan limit and no down payment required. The lender's limit is your income, credit, and debt-to-income — not a VA cap.

Get your Certificate of Eligibility (COE).

You will need it before the lender can close. Brian can walk you through getting it.

The VA funding fee.

On a first use it is 2.15% with less than 5% down, 1.50% with 5–10% down, and 1.25% with 10% or more down. Veterans with a service-connected disability are exempt.

Your housing allowance (BAH) counts as income.

And if the VA appraisal comes in low, there is a process called Tidewater to challenge it.

You can use the benefit more than once.

You do not have to sell your first house to use it again.

Want your price range and the real monthly number before you start touring homes? Call or text Brian at (727) 605-4433, or read more at brianwillsellyourhome.com/va-military.html

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