FREE GUIDE FOR VETERANS AND MILITARY FAMILIES

YOUR FREE VA HOMEBUYING ROADMAP

From renting to owning, on the benefit you already earned. Nine steps, start to keys.

FOR VETERANS, SERVICE MEMBERS, AND SURVIVING SPOUSES IN THE PHOENIX VALLEY

You already did the hard part. You served. The VA home loan is one of the biggest benefits you earned doing it: often no down payment, no monthly mortgage insurance, and rates that compete well with other loans.

This roadmap walks you through the whole path, step by step. It's built from 2 decades on the lending side, and now the real estate side too. It's education, not loan advice. Your exact numbers deserve a real conversation, and that conversation is free.

Jennifer Katz, REALTOR® | Loan Officer, NMLS 629941

2 decades of mortgage lending, thousands of loans closed
Served in the U.S. Army National Guard
REALTOR® with The Agency Scottsdale | Loan officer with Independence Home Loans

KNOW WHERE YOU STAND

1 CONFIRM YOUR ELIGIBILITY

Most veterans, active-duty service members, and many surviving spouses qualify. A lender pulls your Certificate of Eligibility (COE), usually in minutes. It shows how much VA entitlement you have. Used your VA loan before? Your entitlement can usually be restored after you sell or pay off that home, so this is rarely a one-time benefit.

> **Your move:** Ask a VA lender to pull your COE before you fall in love with a house.

2 CHECK YOUR FUNDING FEE STATUS

Most VA borrowers pay a one-time VA funding fee. It can usually be rolled into the loan, so it often doesn't come out of your pocket at closing. If you receive VA compensation for a service-connected disability, you're usually exempt from the fee entirely.

> **Your move:** If you have a disability rating, make sure your lender has the paperwork. Don't pay a fee you don't owe.

3 SET YOUR REAL BUDGET

A pre-approval is the most a lender will lend you. Your budget is what you're comfortable paying and still having a life. Taxes, insurance, HOA dues, and everything else you spend money on sit on top of the loan payment.

The monthly payment I'm comfortable with:

JENNIFER KATZ | NMLS 629941

BUILD YOUR TEAM AND SHOP SMART

4 DON'T RULE YOURSELF OUT OVER CREDIT

The VA doesn't set a minimum credit score. Each lender has its own guidelines, and many work with veterans whose scores are in the low 600s. If someone told you your credit isn't good enough, get a second opinion from someone who does VA loans every week.

> **Your move:** Let a VA lender look at your real file before you decide you're out.

5 PICK A TEAM THAT KNOWS VA

You want an agent who knows how to present a VA offer so sellers say yes, and a lender who knows the VA process well. With the right team, a VA loan can close in about the same time as a conventional loan.

> **Your move:** Ask any agent or lender you talk to how much VA experience they have, and how they'll present your offer.

6 SHOP WITH VA EYES

The VA appraisal checks the home against the VA's Minimum Property Requirements: is it safe, sound, and sanitary? That protects you from buying a money pit. If a home needs major repairs, you'll find out before you're locked in.

> **Your move:** When you tour, look past the paint. Roof, foundation, plumbing, electrical. Your agent should point these out with you.

WIN THE HOME, KEEP THE BENEFIT

7 WRITE A VA OFFER THAT WINS

VA offers win homes every day. What makes yours strong: solid earnest money, clean terms, a tight timeline, and an agent who explains the strength of your financing to the listing agent. If the appraisal may come in low, the VA's Tidewater process lets your agent send the appraiser sales that support the price first.

> **Your move:** Don't let anyone tell you sellers won't take VA. That idea is decades out of date.

8 CONTRACT TO KEYS

A typical VA purchase takes about 30 to 45 days from accepted offer to closing: inspection, appraisal, underwriting, final walkthrough, then keys.

> **Your move:** Once you're under contract, change nothing financial until after closing. Nothing.

9 KEEP YOUR BENEFIT WORKING

Sell or pay off the home and your entitlement can usually be restored, so you can use it again. In some cases you can even hold two VA loans at once, which helps on PCS moves. VA loans are also assumable, so a buyer may be able to take over your rate when you sell. If you're a veteran seller, talk with me before you let anyone assume your loan, so your entitlement is protected.

> **Your move:** Treat your VA benefit as something you can use for life.

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READY WHEN YOU ARE

LET'S MAP OUT YOUR NEXT STEP

> **Moving to the Valley on PCS orders, or relocating for a new job? I'll help you plan your budget, your VA loan, and your home search together, even before you arrive.**

Homeownership may have been sitting in the back of your mind for a while. This roadmap is free, and so is the conversation. No pressure, no pitch. Because I'm both a REALTOR® and a loan officer, your budget, your loan, and your home search move together from day one, and you'll always know what's happening.

DM ME "VA" OR CALL ME

Call or text 480-612-5470. Let's look at your real numbers together.

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So remember, before you buy, ask Jenny.

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