



## VA Loan Checklist for Military Buyers in Virginia

*(From a Navy Vet Who's Been Through 8 PCS Moves, 11 Deployments & VA Loans — Just Like You)*

### PRE-CHECK: VA LOAN BASICS

- ☐ Check VA Loan Entitlement and download Certificate of Eligibility (COE) from: <https://www.va.gov/housing-assistance/home-loans/eligibility/> - You'll send this to lender.
- ☐ Understand what a VA loan gives you:
  - \$0 Down
  - No PMI
  - Lower interest rates
  - Reusable for life
- ☐ Ask if your service-related disability waives the VA funding fee. Call: [877-827-3702](tel:877-827-3702)

### GET YOUR FINANCES WATER-TIGHT

- ☐ Know your BAH for your duty station (e.g., NOB Norfolk, JEB Little Creek, NAS Oceana) <https://www.travel.dod.mil/Allowances/Basic-Allowance-for-Housing/BAH-Rate-Lookup/>
- ☐ Check credit score (most lenders want 650+, but some accept 620+) [www.annualcreditreport.com](http://www.annualcreditreport.com)
- ☐ Pause large purchases & new credit lines until after closing
- ☐ Save for closing costs (not covered by VA — avg. \$5–10K) – large portion could be covered by seller
- ☐ Ideally, total credit card usage should be less than 10% of available credit

### PRE-APPROVAL = GREEN LIGHT

- ☐ Connect with VA-savvy lenders (Compare at least 2 lenders: interest rates & timeline for “closing”)
- ☐ Submit W-2s, tax returns, LES, and bank statements (last 60-90 days)
- ☐ Ask about local lender programs for military in VA – some offer \$\$ incentives (I have some lenders)
- ☐ Get your Pre-Approval Letter from lender(s) before house-hunting

### START YOUR HOUSE HUNT

- ☐ Define what matters:
  - Distance to base (commute from Chesapeake, Virginia Beach, Suffolk, Newport News?)
  - Schools, safety, resale value
  - Room for pets, gear, family, maybe a boat?
- ☐ Work with a real estate professional who's done PCS moves and speaks “military” fluently
- ☐ Understand VA appraisal rules (house must be safe, sound, sanitary)
- ☐ Look at neighborhoods with strong military communities and good access to 64/264/664 Highways



### **MAKE THE OFFER**


- ☐ Ensure offer includes: VA financing clause; VA-required inspections (termite, structural, if needed)
- ☐ Stay flexible — VA loans are strong, but appraisers and sellers have their say
- ☐ If repairs are needed to meet VA standards, discuss negotiation options

### **CLOSING THE DEAL**

- ☐ Complete your final walk-through
- ☐ Review Closing Disclosure (check fees, loan terms, etc.)
- ☐ Sign on the dotted line
- ☐ Secure keys, notify command, and update your mailing address

### **AFTER ACTION ITEMS**

- ☐ File for property tax exemption (if 100% disabled vet – varies by locality)
- ☐ Set up auto-pay for your mortgage (allotment makes life easier)
- ☐ Keep track of home warranty or builder info
- ☐ Consider future refinance (IRRRL) if rates drop

 Need help navigating any of this in Hampton Roads? Reach out to a fellow Sailor who's bought and sold homes across 8 PCS moves. You're not alone in this mission - I am here to serve you.



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