# Veterans & VA Homebuyer Checklist

Start here to explore your VA home loan benefit

## Confirm eligibility and gather records

- ■ Have your DD-214 available if you are a separated veteran; active-duty and other applicants may need different service documentation
- ■ Request your Certificate of Eligibility (COE) through VA.gov or ask a VA-approved lender to help
- ■ Check your entitlement and discuss any previous use of a VA loan

## Plan financing

- ■ Speak with an experienced VA lender about preapproval, credit, income and debt
- ■ Ask about the VA funding fee and whether you qualify for an exemption
- ■ Budget for taxes, insurance, inspections, closing costs and ongoing maintenance
- ■ Understand that VA loans have lender underwriting requirements and a VA appraisal

## Shop with confidence

- ■ Work with a real estate advisor who understands VA offers and property requirements
- ■ Review property condition, contract contingencies and deadlines
- ■ Arrange appropriate inspections even when an appraisal is required
- ■ Review final loan terms and closing disclosures before signing

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Educational checklist only; loan programs and contract requirements vary. Consult your lender and other qualified professionals.

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