

Buying with a VA loan? Four things worth knowing first.

Most of what buyers hear about VA financing is incomplete.
Here is the short version — and where to get the long one.

28 VA loans • \$23M in VA volume • \$823K average VA loan — trailing twelve months, August 2026

1 • ZERO DOWN IS NOT AUTOMATICALLY THE RIGHT ANSWER

0%

Preserves the most cash. Strong when reserves and liquidity matter more than payment.

5%

Cuts the funding fee significantly and lowers the loan amount. Often the best middle ground.

10%

Cuts the fee further and lowers the financed balance again. Best when payment is the priority.

2 • THE FUNDING FEE IS ONE-TIME, AND YOUR DOWN PAYMENT CHANGES IT

PURCHASE FUNDING FEE	FIRST USE	SUBSEQUENT USE
Less than 5% down	2.15%	3.30%
5% or more down	1.50%	1.50%
10% or more down	1.25%	1.25%

It is **not** monthly mortgage insurance and it is not paid every month. Many veterans receiving VA compensation for a service-connected disability are exempt.

3 • YOU CAN OFTEN USE THE BENEFIT MORE THAN ONCE

Full entitlement, partial entitlement, and restoration all change what is possible — including whether a down payment is needed at all. At these price points, that math is worth running before you write an offer.

4 • THE MISTAKES THAT COST THE MOST

- **Assuming you are not eligible**
Some buyers qualify when they think they do not.
- **Looking only at rate**
Funding fee, cash to close, and structure matter too.
- **Waiting too long for a real preapproval**
Preparation matters before the search gets serious.
- **Confusing the appraisal with an inspection**
They serve completely different purposes.

The full 16-page playbook is free.



Eligibility and the COE, funding fee strategy, entitlement and repeat use, the VA appraisal and Tidewater, seller credits, and the process step by step.

Text **GUIDE** to (571) 420-3116 and I will send it over.

Or scan the code to book a 15-minute VA strategy call — no application required.

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