



THE VA HOME LOAN PLAYBOOK

OPERATION VA HOME LOAN

*Everything warfighters need to know
about the benefit they've already earned.*

*Free guide from a fellow veteran.
No fluff. No fine print. Just straight talk.*

HOME LOAN COMMAND

HomeLoanCommand.com

FROM ONE VETERAN TO ANOTHER

Let's Talk About What You've Already Earned

I'm not going to talk to you like you're a customer. You're a fellow service member and you've already done the hard part. You showed up. You served. You earned this benefit. Now let's make sure you actually use it — because the numbers say most veterans don't.

★ MY STORY — WHY THIS MATTERS

It was 2021. I was stationed at Camp Pendleton, California when PCS orders came down — Camp Lejeune, North Carolina. Thousands of miles away. I needed to find a home for my family from across the country.

I did what a lot of military families do — FaceTime walkthroughs. Judging a home through a phone screen. Making one of the biggest financial decisions of my life without ever stepping through the front door.

Offer after offer got rejected. The market was on fire — this was COVID-era real estate. I offered \$10,000 over asking. Rejected. I kept pushing. Finally, I put in an offer of \$20,000 over asking on a duplex listed at \$180,000 — a \$200,000 offer — just to get seen.

But I wasn't reckless about it. I protected myself with a key contingency: I would only pay \$10,000 over the appraised value, no matter what. The home appraised at \$165,000. I purchased it for \$175,000. That contingency saved me from overpaying by \$25,000.

I flew my family across the country to move into that duplex — our first home, our first investment property, and the beginning of a real estate journey built on one VA loan and one decision to use the benefit I had already earned.

A few months later, life surprised us — we found out our family was growing. We used the VA loan again to move into a single family residence, giving our growing family the space they needed. We lived there for over a year, building equity the whole time.

Then came the next mission — we sold and relocated to Texas. Same playbook, same discipline. FaceTime walkthroughs again. Competitive market again. We fought for it again. And we closed on a 4-plex — our third property, seven doors total, all built on the foundation of a benefit that most veterans never use.

That journey — every rejected offer, every cross-country move, every FaceTime walkthrough with a growing family — is exactly why I founded Home Loan Command. So the next veteran doesn't have to figure this out alone.

<p>~90%</p> <p>of veterans never use their VA benefit</p>	<p>\$0</p> <p>down payment required</p>	<p>Reusable</p> <p>it never expires, ever</p>
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WHY MOST VETERANS LEAVE THIS ON THE TABLE

The Myths That Are Costing You

The VA loan benefit is one of the best tools in personal finance — but wrong information keeps veterans from using it. I believed some of these myths myself. Let's shut them down right now.

<p>■ MYTH</p> <p>"VA loans take forever to close."</p>	<p>■ REALITY</p> <p>When worked by an experienced team, VA loans close in similar timeframes to conventional loans. The key is who's in your corner.</p>
<p>■ MYTH</p> <p>"Sellers won't accept VA offers."</p>	<p>■ REALITY</p> <p>With the right strategy — like an appraisal contingency — VA buyers compete and win every single day. I did it in one of the hottest markets in history.</p>
<p>■ MYTH</p> <p>"I can only use it once."</p>	<p>■ REALITY</p> <p>Your VA benefit is reusable. You can use it again after paying off your first loan — and in some cases, carry two VA loans simultaneously.</p>
<p>■ MYTH</p> <p>"I need perfect credit to qualify."</p>	<p>■ REALITY</p> <p>The VA doesn't set a minimum credit score. Most lenders look for 620+, but there are options if you're below that. Let's talk.</p>

WHAT YOU'VE ACTUALLY EARNED

The 6 Reasons the VA Loan Is Unmatched

No other loan program in America gives you this combination. None.

- ★ **\$0 Down Payment** — Buy a home with zero money down. Keep your savings working for you.
- ★ **No PMI — Ever** — Conventional buyers paying less than 20% down pay PMI — sometimes \$200–400/month. You don't pay a dime of it.
- ★ **Lower Interest Rates** — VA loans consistently carry lower rates than conventional loans. Over 30 years, that's tens of thousands in your pocket.
- ★ **Reusable — Forever** — Use it once, twice, or more. It doesn't expire. It's yours for life. I used mine to start a real estate portfolio.
- ★ **Flexible Credit Standards** — More forgiving than conventional loans. Life happens — the VA loan program was built with that in mind.
- ★ **Streamline Refinance (IRRRL)** — Already have a VA loan? Refinance to a lower rate with minimal paperwork and no appraisal. Fast and clean.

THE MISSION PLAN

5 Steps from Benefit to Keys in Hand

Here's the whole process laid out like a mission brief. No surprises. No confusion. Just a clear operational plan.

- 1 Get Your Certificate of Eligibility (COE)**
Proof of your VA eligibility. We pull this for you — it usually takes minutes online.
- 2 Get Pre-Approved**
Know your exact budget before shopping. A pre-approval makes your offer competitive and shows sellers you're serious.
- 3 Find Your Home**
Work with your agent. And if you're buying from across the country — I've done FaceTime walkthroughs. We make it work.
- 4 VA Appraisal**
A VA-assigned appraiser verifies the home's value and condition. This protects you — use an appraisal contingency to protect yourself in a hot market.
- 5 Close and Move In**
Sign the paperwork. Get your keys. Mission complete. Welcome home.

DO YOU QUALIFY?

VA Loan Eligibility at a Glance

If any of the following describe you, there's a strong chance you qualify. Not sure? That's exactly what the free call is for.

Veterans	Served and separated with qualifying service length and an honorable or other than dishonorable discharge.
Active Duty	Currently serving with at least 90 continuous days of active duty.
National Guard & Reserves	6+ years of service, OR 90 days of active duty under Title 10 orders.
Surviving Spouses	Unremarried surviving spouses of veterans who died in service or from a service-connected disability.

QUICK ANSWERS

The Questions Every Veteran Asks

Can I use my VA loan benefit more than once?

Yes. As long as you have remaining entitlement — or restore it — you can use it again. I did.

Is there a VA loan limit?

For veterans with full entitlement, there's no loan limit. You can borrow what you qualify for.

What is the VA Funding Fee?

A one-time fee (typically 1.25%–3.3%) that keeps the VA program running. It can be rolled into your loan. Veterans with a service-connected disability rating may be fully exempt.

Can I use a VA loan on a multi-unit property?

Yes — up to a 4-unit property, as long as you live in one unit. This is exactly how I started building my real estate portfolio.

Ready to use your VA benefit?

Schedule a free call with a fellow veteran. No pressure. No obligation. Just straight talk about what you've earned.

HomeLoanCommand.com | [Schedule a Free Call](#)