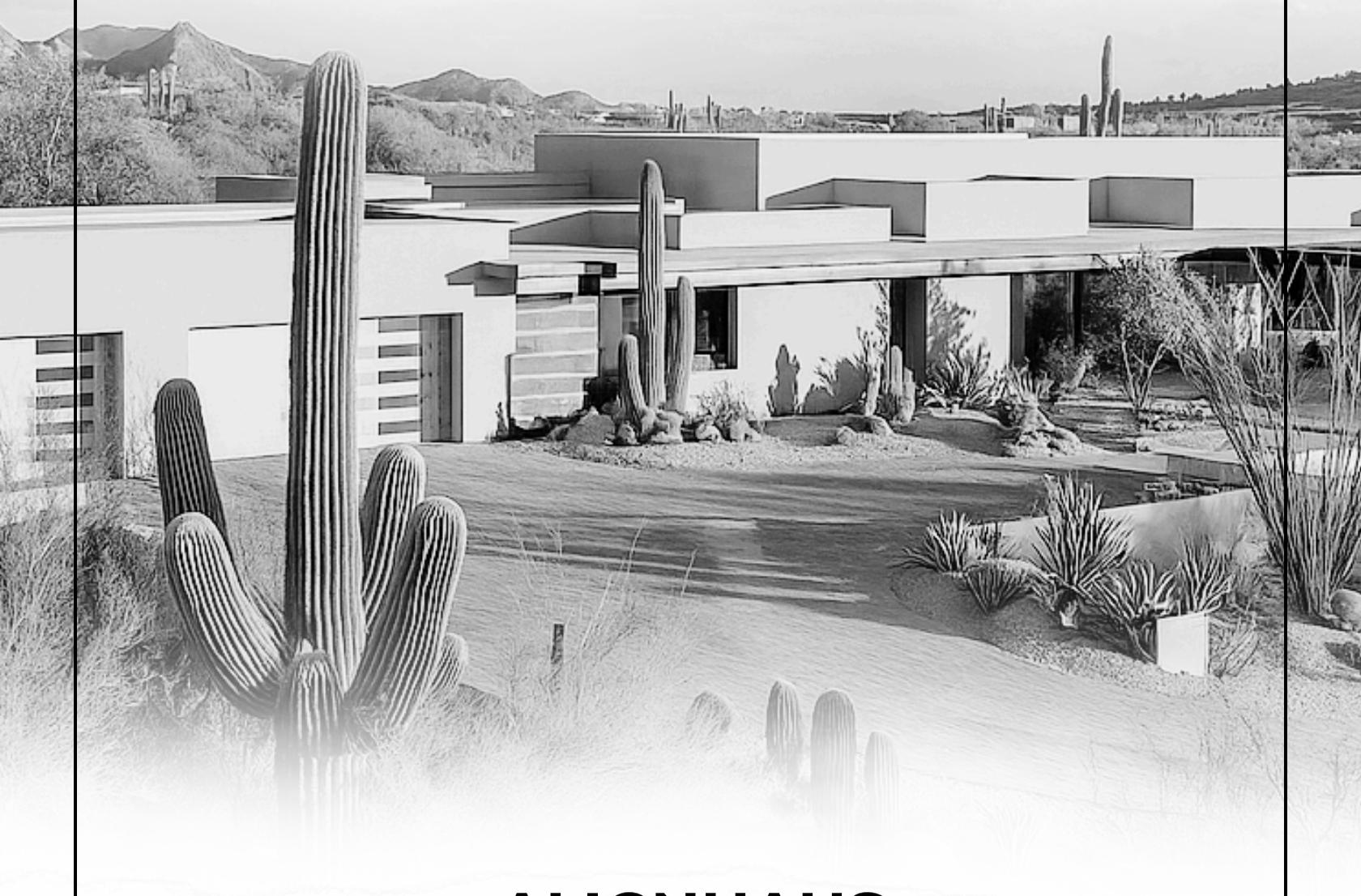


THE VA HOME BUYING GUIDE

Built For Those Who Served

A clear, step-by-step roadmap to using your
VA Loan benefit with confidence.



ALIGNHAUS

Powered by EXP Realty

First — Thank You For Your Service.

Using your VA Loan benefit isn't just a transaction.
It's a strategic financial move.

THIS GUIDE WALKS YOU THROUGH:

- How eligibility works
- What the VA Loan actually covers
- The step-by-step process
- What to expect from offer to closing
- How to use your benefit more than once

No pressure.

No jargon.

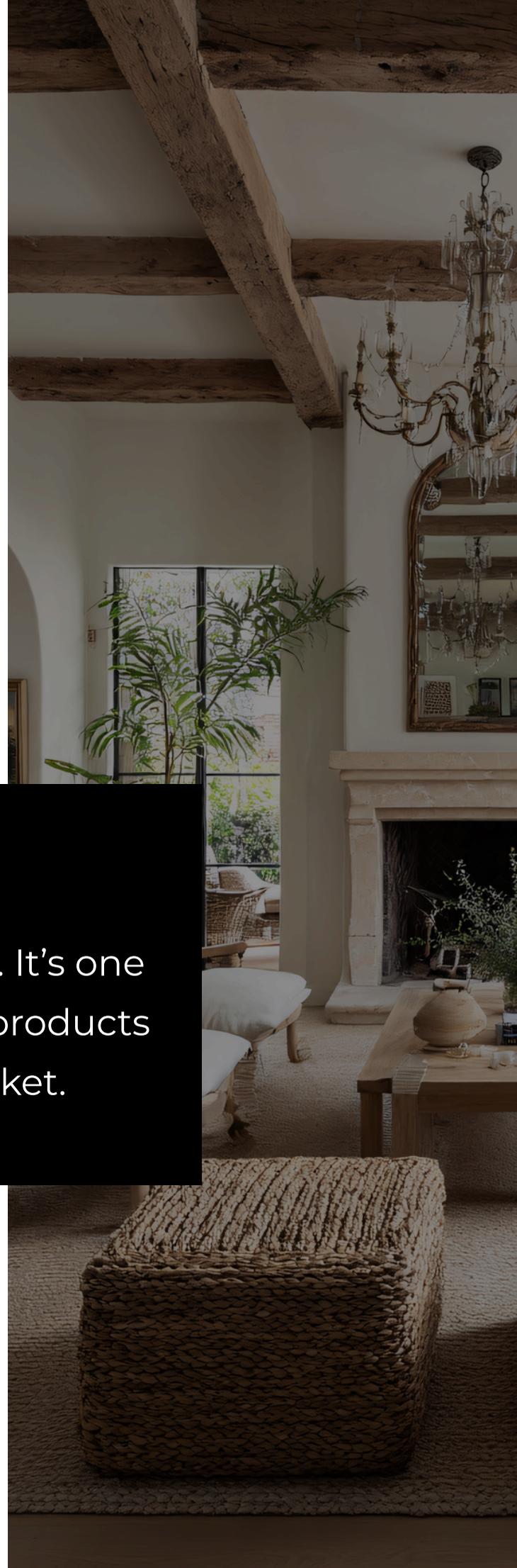
Just clarity.

WHY VETERANS WIN WITH THIS LOAN

- ✓ \$0 Down Payment (when qualified)
- ✓ No Private Mortgage Insurance (PMI)
- ✓ Competitive interest rates
- ✓ Flexible credit guidelines
- ✓ Reusable benefit

IMPORTANT:

This is not a “specialty” loan. It’s one of the strongest mortgage products available in today’s market.



ARE YOU ELIGIBLE?

Most active duty, veterans, and certain reservists qualify.

Basic Requirements:

- Sufficient service time
- 90 consecutive days during wartime
- 181 days during peacetime
- 6+ years in Reserves/Guard
- Certificate of Eligibility (COE)
- Primary residence only
- Meet lender credit/income standards

We help you request your COE if you don't already have it.





**Before lenders. Before showings.
Before offers.**

**WE START WITH A 15-MINUTE
STRATEGY CALL TO
UNDERSTAND:**

- Timeline (Now? 6–9 months?)
- PCS or relocation needs
- Monthly comfort zone
- Long-term wealth goals
- ALIGNHAUS is strategy before signatures.



Not all lenders understand VA structure.

You'll work with a lender who:

- ✓ Pulls credit
- ✓ Reviews income & debt
- ✓ Calculates entitlement
- ✓ Issues pre-approval

This is where we determine:

- Purchase range
- Estimated payment
- Funding fee impact

THE VA FUNDING FEE

The funding fee helps keep the VA program running.

Typical ranges:

- First use with 0% down: ~2.15%
- Subsequent use: ~3.3%
- Reduced if putting 5%+ down
- Waived if you have service-connected disability.

It can usually be rolled into the loan.

**We review your specific scenario
clearly — no surprises**

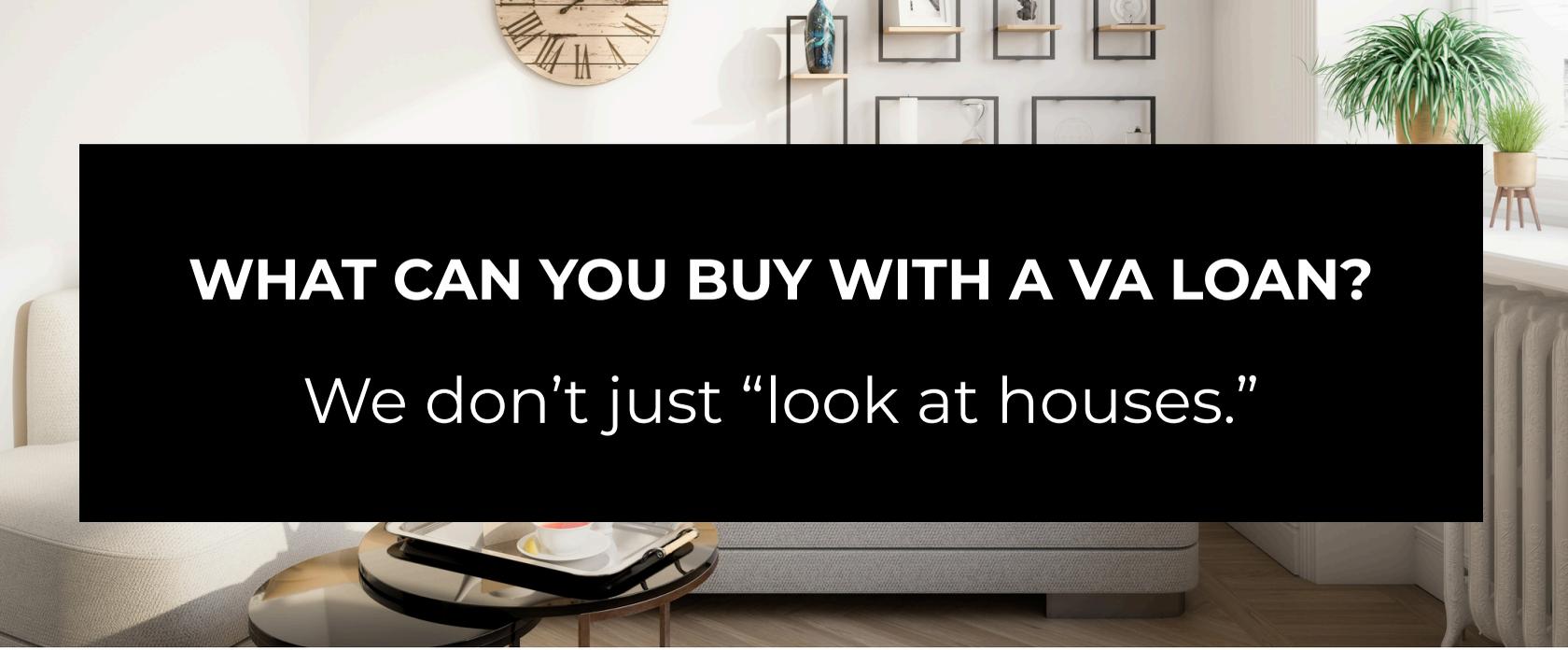
HOME SEARCH WITH STRATEGY

We don't just "look at houses."

We evaluate:

- Resale strength
- Long-term appreciation
- Rental potential (future flexibility)
- Inspection risk
- Negotiation leverage

**This is where military precision meets
market experience.**



WHAT CAN YOU BUY WITH A VA LOAN?

We don't just "look at houses."

Eligible property types:

- Single-family homes
- VA-approved condos
- New construction
- Multi-family (up to 4 units, if you occupy one)

Not eligible:

- ✗ Investment-only properties
- ✗ Vacation homes

Primary residence is required.



MAKING THE OFFER

When you find the right home, we structure your offer to:

- Protect your earnest money
- Use VA appraisal protections
- Negotiate seller concessions
- Strengthen your position against conventional buyers

**Yes — VA offers win.
When structured correctly.**



INSPECTIONS

The VA appraisal is NOT the same as a home inspection.

You still want:

- Professional home inspection
- Sewer/septic (if applicable)
- Roof review (if needed)

We help you negotiate repairs without losing leverage.

The VA appraisal ensures:

- The home meets Minimum
- Property Requirements (MPRs)
- The value supports the contract price



If value comes in low:

You have built-in protections and renegotiation options.





FINAL APPROVAL



During underwriting:

- Income is verified
- Employment confirmed
- Final loan conditions cleared

You'll avoid:

- Large purchases
- Credit changes
- Job switches

We keep you on track to clear to close.

CLOSING DAY

Typical VA timeline:

30–45 days (sometimes faster)

At closing:

- ✓ You sign final documents
- ✓ Funds are disbursed
- ✓ You receive the keys

**No PMI.
No hidden fees.
Just ownership.**

USING YOUR VA LOAN AGAIN

Yes — you can use it multiple times.

Scenarios include:

- Selling and restoring full entitlement
- PCS relocation and renting your previous VA home
- Using remaining entitlement

**This is where long-term wealth
planning matters.**

**We help you think beyond just
this purchase.**

PROS & CONSIDERATIONS

Advantages:

- Zero down flexibility
- Lower monthly payments
- Reusable benefit
- Assumable loan potential



Considerations:

- Primary residence only
- Funding fee (if applicable)
- Property condition standards

Strategy solves most concerns.



ALIGNHAUS DIFFERENCE

We don't just help you buy.

We help you:

- Protect your benefit
- Negotiate confidently
- Avoid costly mistakes
- Build equity strategically
- Create future flexibility

Veteran-focused.
Data-driven.
Relationship-first.

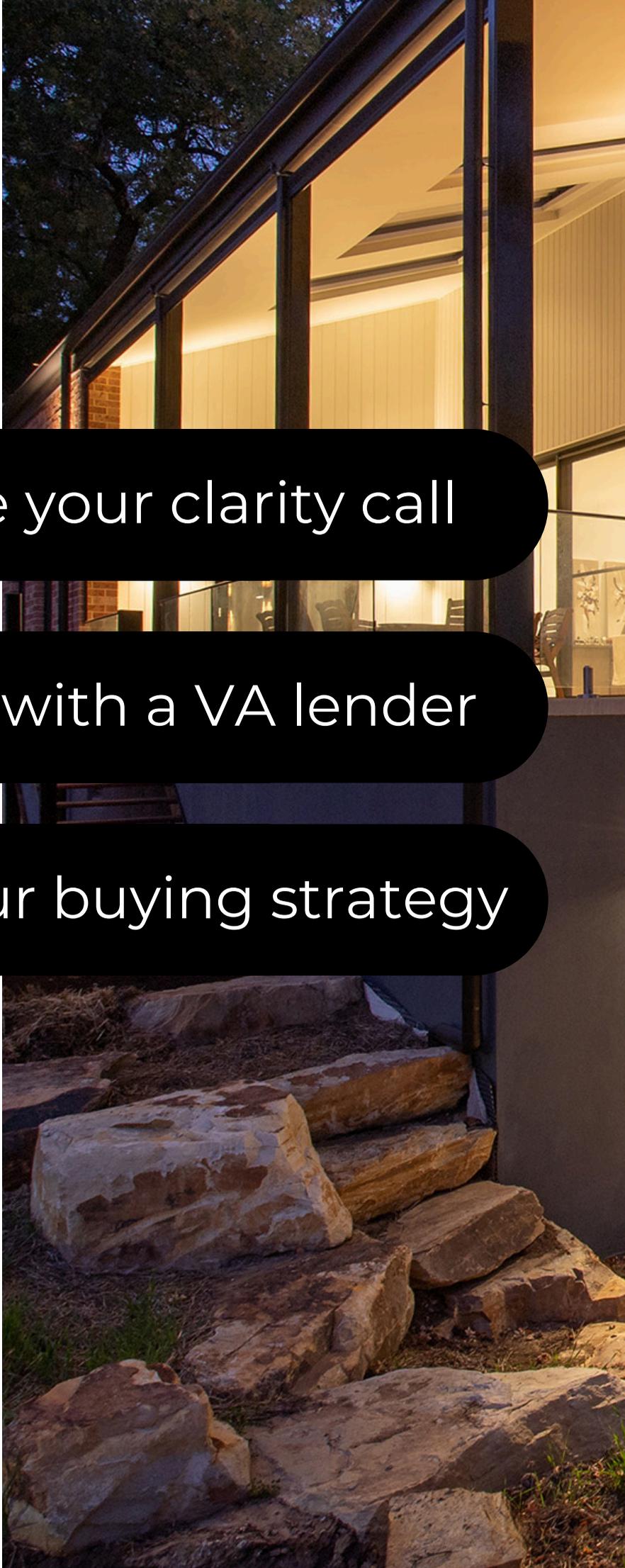
WHAT TO DO NEXT

STEP 1: Schedule your clarity call

Step 2: Connect with a VA lender

Step 3: Build your buying strategy

**NO PRESSURE.
JUST A PLAN.**





**AARON H
ARMSTRONG**

REALTOR®, Advisor, MRP

- 📞 480-757-4420
- ✉️ aaron@align.haus
- 🌐 align.haus



**NANCY
GIFFORD**

REALTOR®

- 📞 480-269-0370
- ✉️ nancy@align.haus
- 🌐 align.haus

