

VA LOAN HOME BUYING GUIDE

YOUR PATH TO HOMEOWNERSHIP
WITH VA BENEFITS

A step-by-step overview to help military members and veterans confidently buy a home using their VA loan benefits in the DMV.

WHAT IS A VA LOAN?

A VA loan is a mortgage program backed by the U.S. Department of Veterans Affairs and designed to help eligible military buyers become homeowners with more accessible financing options.

VA loans are issued through approved private lenders and partially guaranteed by the VA to help reduce barriers to homeownership for military families.

COMMON VA LOAN USES

VA loans may be used for:

- Primary residences
- Single-family homes
- Certain condominiums
- Some multi-unit owner-occupied properties



WHY THE VA LOAN PROGRAM WAS CREATED?

The VA home loan program was established to support service members and veterans by creating a more affordable path to homeownership after military service.

Today, VA financing continues to help military families purchase homes with flexible financing solutions designed around the unique needs of those who serve.

WHY MILITARY FAMILIES USE VA LOANS?

Military buyers often choose VA financing because the program is specifically designed to support long-term homeownership, relocation flexibility, and accessible financing opportunities for veterans and active-duty service members.

LET'S MAKE YOUR MOVE

Helping military families buy with confidence using their VA benefits.

SHAQUIA PEACE
DMV REALTOR

📞 (703) 675 - 4831
✉️ realtor@shaquiapeace.com
🌐 www.shaquiapeace.com

THE VA LOAN HOME BUYING PROCESS

A STEP-BY-STEP GUIDE

- 1 MEET WITH A VA LOAN LENDER**
Connect with a lender who understands VA loans and can help you get pre-qualified.
- 2 OBTAIN YOUR COE**
Request your Certificate of Eligibility (COE) online through the VA eBenefits portal. Your lender can help!
- 3 FIND YOUR HOME**
Work with your real estate agent to find a home that fits your needs and meets VA requirements.
- 4 MAKE AN OFFER**
We'll submit a strong offer and guide you through negotiations.
- 5 VA APPRAISAL & UNDERWRITING**
The VA appraisal ensures the home meets minimum property requirements. Your lender will review and underwrite your loan.
- 6 CLEAR TO CLOSE**
Once underwriting is complete, you'll receive the clear to close!
- 7 CLOSING & MOVE-IN**
Sign your final documents, get your keys, and welcome home!



IMPORTANT REMINDERS

- ✔ Your VA loan benefit is portable take it with you to your next duty station.
- ✔ You can typically use your VA loan more than once.
- ✔ Always work with a team that understands VA loans and military relocations.



VA LOAN BENEFITS

BUILT FOR THOSE WHO SERVE

The VA loan program offers some of the most powerful home financing benefits available.



NO DOWN PAYMENT

Finance up to 100% of the home's value with no down payment in most cases.



COMPETITIVE INTEREST RATES

VA loans typically offer lower interest rates compared to conventional loans.



NO PRIVATE MORTGAGE INSURANCE (PMI)

Save hundreds each month, VA loans do not require PMI.



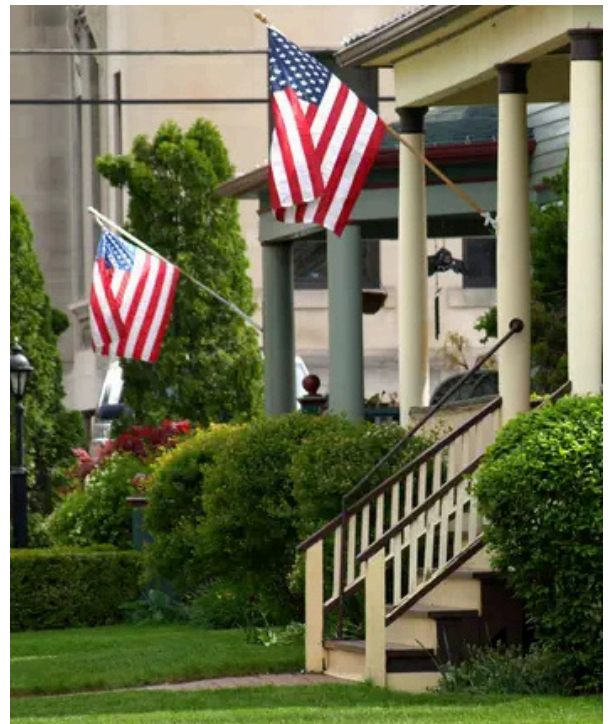
FLEXIBLE CREDIT REQUIREMENTS

VA loans are more forgiving, making homeownership more accessible.



ASSUMABLE LOAN

Your VA loan may be assumable by qualified buyers—adding future value.



WHO IS ELIGIBLE?

You may be eligible for a VA loan if you meet one of the following service requirements:

- ✓ 90+ days of active duty during wartime
- ✓ 181+ days of active duty during peacetime
- ✓ 6+ years in the National Guard or Reserves
- ✓ Spouse of a service member who died in the line of duty or from a service-connected disability
- ✓ Surviving spouse of a 100% disabled veteran



Check your eligibility and obtain your COE at: va.gov/COE

WHAT YOU'LL NEED TO GET STARTED

1

VALID ID

Government-issued photo ID.

2

CERTIFICATE OF ELIGIBILITY

Your COE verifies your eligibility for VA loan benefits.

3

PROOF OF INCOME

Recent pay stubs, W-2s, and/or tax returns.

4

ASSET & BANK STATEMENTS

Typically the last 1–2 months of statements.

5

DD214

Certificate of Release or Discharge from Active Duty.

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READY TO MAKE YOUR MOVE?

LET'S MAKE YOUR NEXT PCS SMOOTH
& STRESS-FREE

Whether you're relocating to the DMV, purchasing your first home, or using your VA loan benefit again, having the right guidance can make all the difference.

HOW I HELP MILITARY BUYERS



PCS RELOCATION SUPPORT

Helping military families transition smoothly into the DC, Maryland, and Virginia housing market.



VA LOAN GUIDANCE

Connecting you with trusted VA lenders and helping you understand your options



VIRTUAL HOME TOURS

Perfect for active-duty buyers relocating from another duty station.



NEGOTIATION & CONTRACT SUPPORT

Strategic guidance to help you compete confidently in today's market.



LOCAL DMV MARKET EXPERTISE

Neighborhood insights, commute guidance, school information, and local market knowledge.



FLEXIBLE COMMUNICATION

Text, phone, video calls, and digital signing options designed for military schedules.



FREQUENTLY ASKED QUESTIONS

- 1 CAN I USE MY VA LOAN MORE THAN ONCE?**
Yes, many eligible buyers can reuse their VA loan benefit multiple times.
- 2 HOW LONG DOES THE VA LOAN PROCESS TAKE?**
Most VA purchases close within a timeline similar to conventional financing when working with an experienced team.
- 3 CAN I BUY A HOME WHILE STATIONED OUT OF STATE?**
Absolutely. Virtual tours, digital paperwork, and remote closings make long-distance purchases easier than ever.