BAYLEA DUCOTE · REALTOR®



YOUR

VA Home Buyer's Guide

A simple, step-by-step roadmap for military and veteran buyers,
plus what to know if you're PCSing or getting out

✦ ALIGN REAL ESTATE · POWERED BY REAL BROKERAGE ✦

HI FRIEND,

I'm so glad you're here.



Baylea Ducote

REALTOR® · MILITARY SPOUSE

You've probably heard two things about the VA home loan: it's an incredible benefit, and it's confusing. Both are true. The good news? Once someone walks you through it, it's much simpler than it sounds.

As a military spouse, I know what it feels like to juggle orders, timelines, and the question of where "home" will be next.

That's why I love helping service members, veterans, and their families buy their first home in San Diego County. This guide explains the VA loan in plain English, from what it is to the exact steps to get your keys, plus what to know if you're moving out of state or leaving the military. When questions come up, I'm always happy to talk them through. No pressure, ever.

You earned this benefit. Let's make sure you get the most out of it.

— Baylea

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LET'S START SIMPLE

What exactly is a VA loan?

A VA loan is a mortgage from a regular lender (a bank, credit union, or mortgage company) that's **backed by the U.S. Department of Veterans Affairs**. The VA doesn't lend you the money. It promises the lender it will cover part of the loan if something goes wrong. That promise, called a **guaranty**, is why lenders can offer such buyer-friendly terms.

Think of it like this: the VA is like a co-signer who vouches for you, so the lender takes on less risk.

Why buyers love it

$0
DOWN PAYMENT

Qualified buyers can finance 100% of the price. No big savings mountain to climb first.

No PMI
EVERY MONTH

Most low-down-payment loans add monthly mortgage insurance. VA loans don't.

Great
RATES

VA rates often compare well to other loans. Your exact rate depends on the lender and your finances.

Capped
CLOSING COSTS

The VA limits certain fees, and sellers are allowed to pay your closing costs.

Reusable
BENEFIT

It's not once-in-a-lifetime. Many families use it again for future homes.

Assumable
WHEN YOU SELL

A qualified buyer may be able to take over your loan and its rate. A real perk if rates rise.

✦ **Good to know:** With **full entitlement** (you've never used your benefit, or it's been restored), the VA doesn't set a loan limit. Your lender still decides how much to lend based on your income, debts, and credit.

TWO QUICK CHECKS

Do I qualify?

It comes down to two questions: **Did you earn the benefit?** (the VA decides) and **Can you comfortably afford the loan?** (your lender decides).

1 Service eligibility

- ✓ **Active duty:** generally after 90 continuous days.
- ✓ **Veterans:** usually 90 days to 24 months of active service, depending on when you served, and a discharge other than dishonorable.
- ✓ **Guard & Reserve:** 6 years, or 90+ days of qualifying active duty.
- ✓ **Surviving spouses:** some qualify in certain situations.

2 Lender approval

- ✓ **Credit:** no VA minimum. Many lenders look for about 620.
- ✓ **Income:** base pay counts, and BAH and BAS usually do too.
- ✓ **Debts:** the VA uses 41% debt-to-income as a guideline, not a hard cap.
- ✓ **Residual income:** money left each month after your bills.
- ✓ **Occupancy:** you plan to live in the home.

YOUR GOLDEN TICKET

The Certificate of Eligibility (COE)

A one-page VA document that proves to your lender you qualify, and shows your **entitlement** (the amount the VA will guarantee).

Not sure if you qualify? Requesting your COE is free, and it answers that question for you.

01 Ask your lender

Most can pull it online in minutes.

02 Go to VA.gov

Request it through your VA.gov account.

03 By mail

Send VA Form 26-1880.

NO SURPRISES

The money side, made simple

$0 down doesn't mean $0 out of pocket. Here's what to plan for.

1. The VA funding fee

A one-time fee paid to the VA that keeps the program running. Most buyers **roll it into the loan** instead of paying cash.

✦ **Example:** $750,000 home, $0 down, first use: $750,000 × 2.15% = **$16,125**, usually added to the loan.

Down payment	1st use	Later use
Under 5%	**2.15%**	**3.30%**
5% – 9.99%	**1.50%**	**1.50%**
10% or more	**1.25%**	**1.25%**

Purchase loans, as of Oct. 2026. Confirm with your lender.

You may owe no funding fee at all if you:

- ✓ receive VA disability compensation
- ✓ are on active duty with a Purple Heart
- ✓ are a surviving spouse receiving DIC

2. Closing costs

Lender, title, and escrow fees plus prepaid taxes and insurance, often roughly **2–5% of the price**. Sellers are allowed to pay them, and the VA caps the lender's origination fee at 1%.

3. Cash during escrow

- ✓ **Earnest money:** a good-faith deposit (often 1–3% here) that goes toward your purchase.
- ✓ **Inspection:** usually a few hundred dollars.
- ✓ **Appraisal fee:** sometimes paid upfront.

Ways to lower your cash to close

Seller concessions

Sellers can pay your closing costs plus up to 4% more, like covering the funding fee.

Lender credits

A slightly higher rate in exchange for help with your upfront costs.

Assistance programs

Some California and local programs can pair with VA loans. Ask your lender.

FROM HELLO TO HOME

Your 10-step VA roadmap

You don't have to remember all of this. That's my job, and I'll guide you through each step.

1

Have a no-pressure conversation

We talk about your timeline, PCS plans, and must-haves. I'll explain how I work and the **Buyer Representation Agreement** (it spells out what I'll do for you) before we tour a home.

✦ **Baylea's tip:** Bring every question. There's no such thing as a silly one.

2

Request your COE

Your lender can usually pull your Certificate of Eligibility in minutes, or you can request it on VA.gov. Have your DD-214 or statement of service handy.

3

Get pre-approved with a VA-savvy lender

A **pre-approval** means a lender has reviewed your income, credit, savings, and debts and confirmed how much they'll lend. Pick someone who closes VA loans often.

✦ **Baylea's tip:** Compare 2–3 lenders. Rates and fees vary more than you'd think.

4

Choose a payment you're comfortable with

Your approval amount is a ceiling, not a goal. Include taxes, insurance, and HOA fees, and remember BAH can change with rank and orders.

5

Start touring homes

The fun part! I'll set up your search, schedule showings, and point out anything that could matter for a VA appraisal.

ALMOST THERE

Your roadmap, continued

6

Make a strong offer

We'll review recent sales and write an offer that's competitive and protects you. VA offers absolutely can win with a solid pre-approval and a clean, well-presented offer.

✦ **Baylea's tip:** I'll call the listing agent to introduce you and your lender. It makes a difference.

7

Open escrow & send your deposit

Once your offer is accepted, **escrow** (a neutral third party) holds the money and paperwork until closing. You'll send your earnest money within a few days.

8

Inspection & negotiations

A licensed inspector checks the home top to bottom. If something comes up, we can ask for repairs or a credit during your **contingency period** (your window to back out or renegotiate).

9

The VA appraisal

A VA-assigned appraiser confirms the value and checks the VA's basic safety standards. More on page 8.

10

Final walkthrough & keys!

Your lender issues the "clear to close," you do a final walkthrough, and sign your documents. Once it records with the county, the home is yours.

✦ **Baylea's tip:** From accepted offer to keys commonly takes about 30–45 days.

DON'T LET IT SCARE YOU

The VA appraisal, explained

A VA-assigned appraiser confirms the home is **worth what you're paying** and meets the VA's **Minimum Property Requirements**. In plain English: the home must be **safe, sound, and sanitary**.

- ✓ **Working systems**
  Heat, electrical, plumbing, water
- ✓ **A healthy roof**
  No leaks, some life left
- ✓ **Safe paint**
  No peeling (pre-1978 homes)
- ✓ **Solid structure**
  No major damage or pests
- ✓ **Safe access**
  Easy, safe way in and out
- ✓ **Livable basics**
  A working kitchen and bath

What if it appraises low?

You're protected. Every VA purchase contract includes the **VA Escape Clause**: if the home appraises below your price, you can walk away **without losing your earnest money**. Or we can renegotiate the price, request a **Reconsideration of Value**, or you can cover the difference.

LET'S CLEAR THINGS UP

Quick myths vs. facts

MYTH

"Sellers won't accept VA offers."

FACT

VA offers win all the time with a strong pre-approval and a well-presented offer.

MYTH

"You can only use it once."

FACT

Your benefit is reusable, sometimes even while you still own your first home.

MYTH

"You can't buy a condo."

FACT

You can. The community just needs to be VA-approved, and I'll check first.

MADE FOR MILITARY LIFE

PCS-smart tips for VA buyers

Buying before you arrive

Many lenders can use your PCS orders to verify income before you report. Start early, and I can tour homes with you over video.

Moving in

VA loans are for your primary home. You'll generally move in within about 60 days, with exceptions for deployments, and a spouse can often satisfy occupancy.

When orders come again

You don't have to sell. Many families keep their home as a rental, and you may be able to buy again at your next duty station.

Deployed during the purchase?

A VA-specific power of attorney can let your spouse sign for you. Get the form approved by your lender and title company early.

BAH is a guide, not a budget

It can change with rank, location, and orders, so pick a payment that still feels comfortable if it shifts.

WANT TO GO DEEPER?

VA loan resources on PCSgo Connect

Scan the code for a deeper dive: payment vs. BAH calculators, assumable VA loans, FAQs, and how VA compares to FHA and conventional loans.

pcsgoconnect.com/va-loan.html

MOVING OUT OF STATE?

You don't have to start from scratch.

I'm licensed in California, but my help doesn't stop at the state line. I'll find you a great agent wherever you're headed and stay in your corner the whole way.

1

Tell me about your move

Where, when, your budget, your must-haves, and whether you're using your VA loan.

2

I research and vet agents

I tap my network to find agents with strong track records and VA and military experience.

3

You interview your top picks

I set up short calls with 2–3 agents so you can choose the one you click with.

4

A warm handoff

With your OK, I share your goals so you don't have to repeat your story.

5

I stay in your corner

I check in along the way, from your first showing to closing day.

WHAT I LOOK FOR IN AN AGENT

- ✓ Local know-how
- ✓ VA & military savvy
- ✓ Great communication
- ✓ Proven track record
- ✓ Strong negotiator
- ✓ A good fit for you

✦ **No cost to you.** If you work with an agent I refer, I may receive a referral fee from their brokerage. It comes out of their side and doesn't add to your costs.

FROM ORDERS TO KEYS

Relocating & buying from afar

90+ DAYS OUT	Call me so I can start finding agents. Request your COE and talk to a lender licensed in your new state.
60–90 DAYS	Get pre-approved, pick your agent, and research neighborhoods, schools, and commutes.
30–60 DAYS	Tour by video or plan a house-hunting trip, then make an offer and open escrow.
UNDER CONTRACT	Inspection, appraisal, and final approval, usually about 30–45 days to closing.

Buying from a distance

Video tours

Have your agent walk the home live, including the street and the views.

Scout online

Check commute times at rush hour, not just on a quiet Sunday.

Inspect remotely

Join the inspection by video and get the full report by email.

Close from anywhere

Many states allow remote closings. If you'll be deployed, ask about a power of attorney early.

Leaving San Diego? I've got this end covered.

I can help you sell your home here or keep it as a rental, compare the two side by side, and coordinate repairs and vendors after you've moved.

GETTING OUT OF THE MILITARY?

Your VA benefit comes with you.

Veterans can use the VA home loan for life, often more than once. A little planning makes buying during your transition much smoother.

12+ MO	Pick where to settle, build savings, and ask a VA lender how your future income will count.
6–12 MO	Line up civilian work or confirm retirement pay, and request your COE while you're still serving.
180–90 DAYS	File a disability claim through Benefits Delivery at Discharge (BDD), if it applies.
AFTER	Keep your DD-214 safe. Your benefit is there whenever you're ready to buy.

GOOD TO KNOW

- **The 12-month rule of thumb:** if you separate within about a year of closing, lenders usually want proof your income continues, like a job offer letter or retirement pay details.
- **What counts as income:** civilian pay, military retirement pay, VA disability compensation, and your spouse's income may all count.
- **Plan for life without BAH:** it ends when you separate, so make sure your payment fits your new income.
- **Funding fee savings:** receiving VA disability compensation may exempt you from the funding fee.

Your final military move

Retirees generally have up to a year; shorter service often 180 days. Confirm with your transportation office.

Shop for state perks

Many states offer veteran property-tax breaks. Worth comparing when you choose where to settle.

GET A HEAD START

Your checklist & next step

Documents to gather

- [ ] DD-214 or statement of service
- [ ] 2 most recent LES
- [ ] W-2s & tax returns (2 years)
- [ ] 2 months of bank statements
- [ ] Photo ID
- [ ] PCS orders, if relocating
- [ ] VA award letter, if you have one

Questions for your lender

- [ ] How many VA loans do you close a year?
- [ ] Can you pull my COE?
- [ ] Can I see a Loan Estimate?
- [ ] Do you count BAH as income?
- [ ] Am I exempt from the funding fee?

BETWEEN PRE-APPROVAL AND CLOSING, PLEASE DON'T:

✕ Open new credit ✕ Make big purchases ✕ Change jobs ✕ Move large sums of cash



LET'S TALK

Ready when you are.

Months away or ready to tour? Let's talk through your goals and your VA benefit. You'll leave with a clear plan and zero pressure.

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For general education only; not financial, lending, legal, or tax advice. VA rules and fees can change. Figures are as of Oct. 2026; confirm with a VA-approved lender and VA.gov. Not affiliated with the U.S. Department of Veterans Affairs or PCSgo Connect. Equal Housing Opportunity.