Jason Edwards
Real Estate

FREE GUIDE · VA HOME LOANS · HAMPTON ROADS, VIRGINIA

The Complete Veterans Home Buyer Guide

A plain-English walk-through of the VA home loan for buyers in Suffolk, Chesapeake and the rest of Hampton Roads: eligibility, entitlement, the funding fee, appraisals, condos, PCS timing and the mistakes to avoid.

Jason Edwards

Retired Navy Senior Chief · REALTOR® · eXp Realty

Jason Edwards · REALTOR® · Licensed in Virginia · License #0225238945 · eXp Realty · Equal Housing Opportunity

BEFORE WE START

A note from Jason

The VA home loan is one of the best benefits that comes with serving. It's also one of the most misunderstood. Most people know "zero down." Fewer know how entitlement works, why the funding fee isn't the same for everybody, or what the VA appraisal is actually looking for.

I'm Jason Edwards, a retired Navy Senior Chief with more than 20 years of service. I live in Suffolk and I've been helping people buy and sell homes in Hampton Roads for about eight years. A lot of my buyers are active duty and veterans, because that's where I came from. I know what it's like to have orders, a report date and a house to figure out all at once.

This guide breaks the VA loan down Barney style: what it is, what it isn't, what it costs, and where buyers get tripped up. Where I quote VA rules or numbers, I tell you where they came from and when I checked them, because VA updates things.

One thing up front: I'm not a lender, and this isn't loan, tax or legal advice. Your lender decides your rate, your terms and what you qualify for. My job is to help you understand the process so you can ask good questions and make your own decisions.



I'll talk to you soon,

Jason

Jason Edwards · REALTOR®

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Who this guide is for

Active duty, veterans, Guard and Reserve members and eligible surviving spouses thinking about buying in Hampton Roads, whether it's your first VA loan or your third.

SECTION 01

What the VA loan is (and isn't)

First, the VA usually isn't lending you the money. A private lender (a bank, credit union or mortgage company) makes the loan. The VA **guarantees** part of it. If a borrower defaults, the VA pays the lender back a portion. That promise is what lets lenders offer these loans, in most cases with no down payment.

What it often gets you

Per VA.gov's purchase loan page (checked Oct. 2026).

No down payment, in most cases

As long as the sales price isn't higher than the home's appraised value, and you have full entitlement (more on that in Section 03).

No monthly mortgage insurance

No PMI or MIP. On a conventional loan with less than 20% down, or on an FHA loan, that's usually part of the payment.

Limited closing costs

VA limits some of what you can be charged, and the seller can pay some or all of your closing costs. Section 05 covers this.

No prepayment penalty

Pay it off early, or sell, without a fee for paying it off early.

Reusable

It isn't a one-time benefit. You can use it again after you sell, and sometimes while you still own the first home.

Assumable

A qualified buyer can sometimes take over your VA loan when you sell. That can matter when you're selling.

What it isn't

- **It isn't free.** Most buyers pay a one-time funding fee, plus normal closing costs, taxes and insurance.
- **It isn't automatic approval.** You still have to meet the VA's requirements and your lender's credit and income standards.
- **It isn't a rate.** Your lender sets the rate and terms. Shop more than one lender.
- **It isn't for investment property.** You have to intend to live in the home (Section 08).

Jason's take

The VA loan is a great tool, but "zero down" isn't the same as "zero cost." I'd rather you know every number going in than find out at the closing table.

SECTION 02

Eligibility and your Certificate of Eligibility

Only the VA decides whether you're eligible. Your lender, your agent and your buddy who used his VA loan in 2019 don't. The document that proves it is your **Certificate of Eligibility (COE)**.

Who may be eligible

In general terms, eligibility depends on length of service, duty status and character of service. The main groups:

Active-duty service members

Generally after 90 continuous days of active service.

Veterans

With a discharge other than dishonorable and enough qualifying service. The minimum depends on when you served.

National Guard and Reserve

Through qualifying active-duty time or years of creditable service, depending on your situation.

Certain surviving spouses

Including some unremarried surviving spouses of service members or veterans who died in service or from a service-connected disability.

The exact rules have a lot of "ifs," especially for Guard, Reserve and older service eras. Check VA.gov's eligibility page instead of guessing.

How to get your COE

1. **Through your lender**
   This is often the fastest way. Most VA lenders can request it electronically for you.
2. **Online at VA.gov**
   You can request it yourself through your VA.gov account.
3. **By mail**
   Using VA Form 26-1880. It's slower, but it works.

Why get it early

Your COE shows your entitlement and any prior VA loans still charged against it. If you've used the benefit before, that one page tells your lender how much zero-down buying power you have left. Better to find a surprise there before you're under contract.

SECTION 03

Entitlement, in plain terms

Entitlement is the amount the VA promises to pay your lender if the loan goes bad. You don't get a check for it, and it isn't how much you can borrow. But it decides whether you can buy with no money down, and up to what price.

Full entitlement

If you've never used your VA loan, or you used it, sold the home and paid that loan off, you probably have full entitlement. Your COE will show a basic entitlement of $36,000.

With full entitlement, **there's no VA loan limit.** In VA's words, that's "as long as you can afford the loan amount and the property appraisal supports the purchase price of the home." Your lender still decides how much you qualify for.

Remaining entitlement

If you still have a VA loan on another home, part of your entitlement is tied up in it. You can often still buy with a VA loan, but now the county loan limit matters. If the price is high enough, you may need some money down.

The county limits are the FHFA conforming loan limits. In 2026 the baseline one-unit limit is **$832,750** in most of the country. Your lender will check the exact limit for the city you're buying in.

What if...

you still own your first VA home and want to buy here?

Here's VA's method, using made-up numbers. Say your COE shows $50,000 of entitlement already used, and the home is in an area with the 2026 baseline limit of $832,750.

County one-unit limit × 25%	**$832,750 × 0.25 = $208,187.50**
Minus entitlement already used	**$208,187.50 − $50,000 = $158,187.50**
Remaining entitlement × 4	**$158,187.50 × 4 = about $632,750**

That last number is roughly what most lenders would lend you **with no down payment**. Go above it and expect to put some money down. Your lender runs the real numbers off your actual COE.

Sources: VA.gov, "VA home loan entitlement and limits" (method and example structure; checked Oct. 2026). FHFA, 2026 conforming loan limits announcement (Nov. 25, 2025). The example is an illustration, not a quote.

SECTION 04

The VA funding fee

The funding fee is a one-time charge on most VA loans. VA says it helps lower the program's cost to taxpayers. What most people miss: it isn't the same for everybody, and some veterans don't pay it at all.

Purchase loan rates

For veterans, active-duty service members, and National Guard and Reserve members. The fee is a percentage of the **loan amount**, not the price.

YOUR DOWN PAYMENT	FIRST USE	AFTER FIRST USE
Less than 5%	2.15%	3.3%
5% or more	1.5%	1.5%
10% or more	1.25%	1.25%

OTHER VA LOAN TYPES	FEE
Cash-out refinance	**2.15% / 3.3%**
Rate reduction refinance (IRRRL)	**0.5%**
Loan assumption	**0.5%**
Manufactured home, not affixed	**1%**

You can finance it

You can pay the funding fee at closing or roll it into the loan. On a purchase, it's the only closing cost the VA lets you finance. A seller can also pay it for you as a concession (Section 05).

VA's example: the fee is figured on the loan, not the price

Home price, with $10,000 down (5%)	**$200,000 − $10,000 = $190,000 loan**
First use, 5% or more down	**1.5% × $190,000 = $2,850 funding fee**

Source: VA.gov, "VA funding fee and loan closing costs," rate charts effective April 7, 2023. Page last updated Oct. 5, 2026, and checked Oct. 9, 2026. Rates are as of October 2026. Cash-out refinance: 2.15% first use, 3.3% after.

Who doesn't pay the funding fee

Per VA.gov, you won't pay a funding fee if any of these are true:

- You're **receiving VA compensation for a service-connected disability**.
- You're **eligible for VA disability compensation** but receiving retirement or active-duty pay instead.
- You're a **surviving spouse receiving Dependency and Indemnity Compensation (DIC)**.
- You're a service member with a **proposed or memorandum rating**, dated before closing, saying you're eligible for compensation based on a pre-discharge claim.
- You're on **active duty** and, on or before closing, show evidence that you received the **Purple Heart**.

Possible refunds

If you paid the fee and you're later awarded VA disability compensation that's retroactive to before your closing date, you may be eligible for a refund. VA says a proposed or memorandum rating dated *after* closing doesn't qualify. If you have a claim in process, tell your lender early.

What if...
two VA buyers look at the same house?

Say it's a $400,000 home, both buyers put nothing down and both finance the fee. This is a simple illustration, not a quote:

Buyer A: first use, no exemption	**2.15% × $400,000 = $8,600 → loan of $408,600**
Buyer B: used it before, no exemption	**3.3% × $400,000 = $13,200 → loan of $413,200**
Buyer C: receives VA disability compensation	**Exempt → loan of $400,000**

Same house, same price, three different loan amounts, so three different payments. That's why I like running your actual scenario with your lender instead of relying on somebody else's mortgage example online.

Your Loan Estimate will show your funding fee, or show it as exempt. If you believe you're exempt and it's on there, ask your lender before you go any further.

SECTION 05

Closing costs and what sellers can pay

Zero down still means some cash to close. The good news is that on a VA loan, a lot of it can be negotiated onto the seller. Here's how VA describes it, in plain English.

What can be negotiated

Per VA.gov, the buyer and seller can negotiate who pays costs like these:

Commission and fees for your real estate professional	Loan origination fee	Loan discount points
Credit report, and any credit balances or judgments	VA appraisal fee	Hazard insurance and real estate taxes
State and local taxes	Title insurance	Recording fee

Closing cost credits

VA lets sellers or builders give you credits toward some or all of your normal closing costs. VA doesn't put a cap on those credits.

Seller concessions: the 4% limit

Concessions are different. VA defines them as anything of value added to the deal at no extra cost to you: paying your funding fee, paying off one of your debts, or prepaying your homeowners insurance. VA limits concessions to **no more than 4% of the home's reasonable value**, which comes from the VA Notice of Value your lender gets after the appraisal.

What you can't finance

On a purchase loan, the funding fee is the only cost you can roll into the loan. Everything else gets paid at closing, by you, the seller, or a lender credit.

How I'd use this

Asking for seller help is normal on VA offers here. But every dollar you ask for is part of the offer the seller is weighing. We look at the CMA and the market for that house, then decide together how much to ask for, if anything.

Read your Loan Estimate

It shows every fee in the loan, including your funding fee. Compare Loan Estimates from more than one lender.

Source: VA.gov, "VA funding fee and loan closing costs" (who pays closing costs; seller concessions; financing closing costs). Page last updated Oct. 5, 2026, and checked Oct. 9, 2026.

SECTION 06

The VA appraisal, MPRs and termites

The VA appraisal does two jobs. It sets the home's value, and it checks the home against the VA's **Minimum Property Requirements (MPRs)**. The point is a home that's safe, structurally sound and sanitary to live in. The result comes back to your lender as the VA **Notice of Value**.

What MPRs tend to catch

This isn't the full list, but these are the kinds of things that can turn into required repairs before closing:

Roof

Active leaks, or a roof that's clearly at the end of its life.

Peeling or chipping paint

Especially in older homes, where lead paint may be a concern.

Safety items

Missing handrails, exposed wiring, broken windows or doors.

Systems that work

Heat, water and electrical have to be working and adequate.

Water and drainage

Standing water against the foundation or a wet crawl space.

Access

The home has to be reachable by a road or legal easement.

The appraisal is not an inspection

The appraiser is checking value and minimum standards for the VA. They're not working for you, and they're not crawling the attic. Get your own home inspection. In Virginia, finding problems is mostly on the buyer.

Termites: the wood-destroying insect inspection, in Virginia

VA requires wood-destroying insect information for VA loans on homes in the entire state of Virginia. So expect a termite and moisture inspection (often called a WDI) on your VA purchase here. If it finds damage or activity that affects the MPRs, it has to be treated or repaired before closing. Since 2022, VA has allowed veterans to pay for the WDI inspection, and it encourages you to negotiate that cost and any repairs with the seller.

Sources: VA, "Local Requirements" (wood-destroying insect information required statewide in Virginia); VA Lenders Handbook, Chapter 12; VA Circular 26-22-11 (June 15, 2022). Checked Oct. 2026.

What if...
the VA appraisal comes in low?

VA's own example: you're pre-approved up to $450,000, you go under contract at $400,000, and the appraisal comes in at $375,000. The most VA will back is the **lower** of the price or the appraised value, so your loan is capped at $375,000. That leaves a $25,000 gap.

Your options are usually: the seller lowers the price, you pay the difference in cash, you meet somewhere in between, or you walk away. VA purchase contracts include what's often called the **VA escape clause**, which says you don't have to complete the purchase if the price is above the VA's reasonable value. Your deposit is protected according to that clause and your contract. We'd go over those options before you decide anything.

Before the appraiser shows up

- **Look at the house through VA eyes at the showing.** On my walk-throughs I point out peeling paint, missing rails, soft spots and water stains, because those can become MPR repairs.
- **Know who's fixing what.** If repairs come up, the contract and our negotiation decide who pays. Get it in writing.
- **Allow time.** Required repairs and re-inspections can push a closing date. Build some slack into a PCS timeline.

If the value looks short

VA has a process, often called the **Tidewater** process, where the appraiser gives the lender and your agent a short window to send in more comparable sales before the value is final. When that happens, I pull the strongest comps I can find and get them in fast.

> *"Once you sign for it, it's yours: the good, the bad, and the ugly."*

Questions worth asking your VA lender

- Based on my COE, what's my funding fee, or am I exempt?
- How much entitlement do I have, and what price can I buy at with no money down?
- What will my cash to close look like with and without seller help?
- How long are VA appraisals taking here right now?
- If the appraisal calls for repairs, how do you handle re-inspection?
- Can you close on my timeline if I'm out of state or deployed?

Source for the appraisal example: VA.gov, "VA home loan entitlement and limits" (checked Oct. 2026). Ask your lender how the escape clause and Tidewater process apply to your loan.

SECTION 07

Condos and VA approval

You can use a VA loan on a condo, but the **condo project** has to be VA-approved, not just the unit. If it isn't on the list, getting it approved can take time, and some associations don't pursue it.

1

Check the VA condo list first

The VA has a public condo search on its LGY Hub site (lgy.va.gov, "Condo Report"). You can search by name and state without logging in. I check it before you fall for a unit, not after.

2

Know what's legally a condo

Some homes that look like townhomes, or even detached homes, are legally set up as condos. The listing and the association documents tell us which one it is.

3

Read the fee, then ask what it covers

Don't just ask how much the fee is. Ask what it covers: water, sewer, trash, exterior maintenance, insurance. Those are costs you'd pay somewhere else on another property.

From my channel...

How a $271 condo fee changed this buyer's budget

In a recent video, I walked through a detached condo here in Hampton Roads with a $271 monthly condo fee. Under the financing assumptions I used in that example, that one fee affected the monthly payment about as much as adding roughly $40,000 to the purchase price. That doesn't make the fee bad. In that case it covered water, sewer, trash and grounds maintenance. It just means you have to count it.

Search the VA condo list yourself

Go to **lgy.va.gov/lgyhub/condo-report**, choose the state, and search by the association or project name. Names don't always match the street name or the listing, so if you don't find it, send it to me and I'll dig.

Questions for any condo

- ✓ Is the project VA-approved?
- ✓ What does the fee cover?
- ✓ Any special assessments coming?
- ✓ Any rental or parking rules?

Condo termite note

VA generally doesn't require a termite inspection on stacked high-rise units. Side-by-side villa or townhome-style condos may still need one unless the association shows proof of treatment.

Sources: VA LGY Hub Condo Report (lgy.va.gov/lgyhub/condo-report); VA Lenders Handbook, Chapter 12 (condo WDI). The $271 example is from Jason's Oct. 2026 YouTube video, and the figures depend on the assumptions in that video.

SECTION 08

BAH, PCS timing and buying from out of state

Using BAH, in general terms

Plenty of active-duty buyers compare a mortgage payment to their Basic Allowance for Housing. That's a reasonable place to start, and lenders can count BAH as income. Just keep a few things in mind:

- **BAH changes.** It's set by rank, dependency status and duty location, and it's updated every year. Your payment doesn't follow it.
- **BAH is not a budget.** Taxes, insurance, an HOA or condo fee, utilities and maintenance all ride on top of principal and interest.
- **Look up your actual rate.** Use the official BAH calculator from the Defense Travel Management Office, not a number from a forum.

You don't live with the price, you live with the payment. Pick the monthly number you're comfortable with first, then work backwards.

PCS timing

Start with the report date

Your orders give you a report date. They don't give you a buy-a-house-by date. Work backwards from it: pre-approval, house-hunting trip or virtual tours, contract, inspections, appraisal and closing.

Leave room for VA steps

The appraisal, MPR repairs and termite work can add time. A closing date with a little slack is less stressful than one that needs everything to go right.

Know the move-in rule

VA generally expects you to move in within 60 days of closing. Longer can be OK with a specific future date and a reason, but generally not more than 12 months. A spouse moving in can satisfy it if you're deployed or on active duty.

Paperwork from a distance

If you can't be at closing, talk to your lender and settlement agent (attorney or title company) early about a power of attorney or other options. Sort it out before closing week.

Occupancy: VA Lenders Handbook (VA Pamphlet 26-7), Chapter 3, "Occupancy." BAH: Defense Travel Management Office BAH calculator. No BAH figures are given here because they change every year.

What if...

you're buying from across the country?

Say your orders say Naval Station Norfolk, you're still stationed out of state, and you can only fly in for one weekend, or not at all. That's where live video walk-throughs earn their keep. I walk the house on video and show you what listing photos skip: the water stain on the ceiling, the age sticker on the HVAC, the peeling paint a VA appraiser will notice, what's behind the back fence and how loud the road is. Then you decide whether it's worth pursuing. If it is, the inspection and the appraisal are still there to protect you after you go under contract.

How a long-distance VA purchase usually runs

1. **Discovery call and lender intro**
   We talk timeline, duty station and budget. You get pre-approved and pull your COE.
2. **Commute first, then houses**
   We narrow areas by your real commute (bridges and tunnels included), then I send a wide search so the filters don't hide a good fit.
3. **Live video tours**
   You see the house in real time, with me pointing out the good and the bad, and you ask questions as we go.
4. **Offer, inspections, appraisal**
   Everything is signed electronically. I attend the inspections and walk you through the reports and the VA appraisal results.
5. **Final walk-through and settlement**
   If you can be here, great. If not, we plan the walk-through and closing logistics with your lender and settlement agent well ahead of time.

What video can't do

Video won't tell you how a house smells, how loud the jets or the highway really are at 6 a.m., or how a neighborhood feels on a Saturday. I'll tell you what I notice, good and bad. If something matters a lot to you, say so and I'll check it specifically.

Jason's take

They don't know what they don't know. That's not a knock on anybody, it's just what buying from 1,000 miles away is like. My job is to be your eyes, ask the questions you'd ask if you were standing there, and tell you straight.

SECTION 09

Using it again, and keeping the house as a rental

This comes up a lot with military buyers. You buy here, orders come in three years, and now you're wondering whether to sell or keep it, and whether you can use the VA loan again at the next duty station.

Occupancy is about intent

When you get a VA purchase loan, you certify that you intend to live in the home as your own. VA treats "reasonable time" as generally within 60 days of closing. That intent has to be real when you buy.

Later, life happens. Orders, a growing household, a job change. Renting the house out after you've lived there and moved on is a common path for military owners. What doesn't work is buying with a VA loan when the plan from day one is a rental.

Getting your entitlement back

- **Sell and pay off the loan.** Your entitlement can be restored, and this can happen more than once.
- **One-time restoration.** If you pay the VA loan off in full (for example, by refinancing to a non-VA loan) but keep the house, you can restore that entitlement one time to buy again.
- **Use what's left.** Even without restoring, you may have remaining entitlement for the next purchase (Section 03).
- **A VA buyer assumes your loan** and substitutes their entitlement for yours.

What if...

you PCS and want to keep this house?

You'd keep the VA loan, rent the house out, and buy at the next duty station with your remaining entitlement, as long as you can qualify for both payments. Two things to think through: whether the rent covers the payment plus repairs and vacancies, and whether you want to be a landlord from a long way away. Neither answer is wrong. Think it through before you buy, not after the orders come.

A note on assumptions

VA loans are assumable, which can help when you sell. But if the buyer who assumes your loan isn't a veteran substituting their own entitlement, your entitlement generally stays tied to that loan until it's paid off. Ask your lender how an assumption would affect your next purchase before you agree to one.

Sources: VA Lenders Handbook (VA Pamphlet 26-7), Chapter 3 (occupancy) and Chapter 2 (restoration of entitlement); VA.gov purchase loan and entitlement pages. Checked Oct. 2026. Talk to your lender and a tax professional about rental and tax questions.

SECTION 10

Common VA buyer mistakes

None of these make someone a bad buyer. They're just easy to make, especially when you're juggling orders. Here's where I'd like to save you some grief.

01 Comparing your payment to someone else's

Funding fee status, down payment, entitlement and taxes all vary. Run your own numbers with your lender.

02 Assuming you're exempt, or not

If you have a disability rating or a claim in progress, make sure the lender knows before closing.

03 Treating the appraisal like an inspection

The VA appraiser isn't working for you. Get your own home inspection.

04 Falling for an unapproved condo

Check the VA condo list before you write an offer, not after.

05 Using only one lender

Rates, fees and service vary. VA itself tells buyers to shop around. Compare Loan Estimates.

06 Letting BAH set the budget

BAH can change, and your payment won't follow it. Budget on the number you're comfortable with.

07 Asking for seller help without a strategy

Concessions are part of the offer. In a competitive spot, a big ask can cost you the house.

08 Planning a rental from day one

The VA loan is for a home you intend to live in. Buy it as your home first.

09 Ignoring the commute and noise zones

Drive the route at your real commute time and check the AICUZ maps near Oceana and Fentress.

10 A PCS timeline with no slack

MPR repairs, termite work and appraisals take time. Leave yourself some breathing room.

> *"The approval is their number. The budget is yours."*

SECTION 11

Buying near the bases in Hampton Roads

Hampton Roads is seven cities in one metro area, and it has one of the largest concentrations of military installations in the country. Suffolk, Chesapeake, Virginia Beach, Norfolk and Portsmouth make up the Southside. Hampton and Newport News are the Peninsula.

The installations include Naval Station Norfolk, Norfolk Naval Shipyard in Portsmouth, NAS Oceana and Joint Expeditionary Base Little Creek–Fort Story in Virginia Beach, NSA Hampton Roads Northwest Annex in Chesapeake, Coast Guard Base Portsmouth, and Joint Base Langley-Eustis and Naval Weapons Station Yorktown on the Peninsula.

Duty station first

Figure out where you report, then work outward. Where you buy should start with where you have to be every morning.

Think in minutes, not miles

There's water everywhere here, so there are bridges and tunnels. Drive the route at the time you'd actually commute, both directions, before you write an offer.

Noise zones (AICUZ)

Around NAS Oceana and NALF Fentress in Chesapeake, some areas fall in aircraft noise zones. Look at the AICUZ maps for any house nearby and decide for yourself. Some people don't mind the jets. Some do.

Flood zones and insurance

Check the FEMA flood map on any house you're serious about. Flood insurance, if required, changes your payment and how your lender qualifies you.

Tolls are a monthly bill

The Elizabeth River tunnels, the Chesapeake Expressway and the I-64 Express Lanes are tolled. A daily toll adds up.

Vehicle property tax

Virginia cities charge a yearly personal property tax on vehicles. Active-duty members with a home of record in another state may be exempt. Check with the city's Commissioner of the Revenue.

What if...

you report to Naval Station Norfolk but fall for a house in rural Suffolk?

You might get more land for the money, and likely a longer drive, possibly with a tunnel, depending on your route. That's a trade-off, not a verdict. Drive it at your real commute time, both directions. If you still love it, great. Now you're choosing it on purpose.

SECTION 12

Your VA buyer checklist

You don't have to do it all this week. Just work down the list.

Before you shop

- [ ] Request your COE (lender, VA.gov or VA Form 26-1880)
- [ ] Check your COE for prior loans and entitlement used
- [ ] Ask your lender whether you're exempt from the funding fee
- [ ] Get Loan Estimates from more than one VA lender
- [ ] Look up your BAH on the official DTMO calculator
- [ ] Pick your comfortable monthly number, not just the approval
- [ ] Set aside cash for earnest money, inspections and reserves
- [ ] Line up your report date and work backwards

While you shop

- [ ] Drive the commute at real commute times
- [ ] Check FEMA flood maps and AICUZ noise maps
- [ ] Check the VA condo list for any condo
- [ ] Ask what HOA or condo fees cover
- [ ] Watch for MPR issues: paint, rails, roof, water

Under contract

- [ ] Send earnest money on time
- [ ] Schedule the home inspection and the WDI (termite) inspection
- [ ] Review the reports and decide on repair requests
- [ ] Track the VA appraisal and Notice of Value
- [ ] Confirm who's handling any MPR repairs
- [ ] Shop homeowners insurance (and flood, if needed)
- [ ] No new credit, no job changes, no big purchases

Closing week

- [ ] Compare your Closing Disclosure to your Loan Estimate
- [ ] Confirm the funding fee (or exemption) is right
- [ ] Confirm wiring instructions by phone, using a number you already trust
- [ ] Plan for a POA if you can't be at closing
- [ ] Do the final walk-through: outlets, water, HVAC, repairs

Wire fraud warning

Never wire money based on an email alone. Call your settlement agent at a number you already have and confirm it first.

YOUR NEXT STEP

Let’s run your actual numbers, *no pressure.*

Every VA buyer’s situation is a little different: entitlement, funding fee status, timeline, duty station. Start with a quick discovery call. We’ll talk about where you are and what you’re trying to do, I’ll connect you with a VA lender if you don’t have one, and we’ll map out the next few steps around your report date.

There’s no obligation, and you won’t get a hard sell. If it turns out now isn’t the right time to buy, I’ll tell you that too. Call, text or email anytime.



Jason Edwards

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Retired Navy Senior Chief · Serving Hampton Roads

CALL / TEXT	757-654-5563
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