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Workshop

When you're ready to get started

SCAN THIS



WARNING: Will Cause

✓ Less stress

✓ More clarity in the decisions you'll be making

✓ The confidence to choose the home that's right for you, because you've already worked out all the little details that cause stress.





Meet Your Realtor

ZUNKER
Property Group

real

Military

Hi, I'm Renee Zunker—Realtor, Veteran, and someone who's been in your boots.

I bought my first home with a VA loan at 21 while I was active duty in the Air Force. I sat at the closing table unsure of what I was signing, and I even had to ask my agent how he got paid. **No one had taken the time to walk me through the process or what I could expect.**

Now, I'm on a mission to make sure no other military buyer feels that way.

I've built my career on helping military service members, veterans, and their families buy homes using the VA loan—without confusion, stress, or pressure.

Whether you're PCSing, buying sight unseen, or just tired of renting, this guide is going to help you:

- ✓ Understand your VA loan benefits
- ✓ Know exactly what to expect in the homebuying process
- ✓ Feel confident and informed—every step of the way

You've earned this benefit. Let's make it work for you.

Who Can Use A VA Loan?

VA Loan Eligibility



- **Service Requirements:**

- Active-duty service members, veterans, National Guard, and Reserve members
- Minimum active-duty service: 90 days during wartime, 181 days during peacetime
- National Guard/Reserve: 6 years of service or 90 days active service under Title 10 or 32

- **Discharge Status:**

- All Veterans and Retirees with Honorable discharge
- Certain other-than-honorable discharges may still qualify under specific circumstances

- **Spousal Eligibility:**

- Surviving spouses of veterans who died in service or due to a service-connected disability
- Spouses of service members missing in action (MIA) or prisoners of war (POW)

How to Obtain the COE (Certificate of Eligibility):

- Online through eBenefits: Veterans can apply directly online via the VA's eBenefits portal.
- Through Lender: Most VA-approved lenders can help you obtain the COE during the loan application process.
- By Mail: Submit VA Form 26-1880 to the VA by mail to request the COE.

Contact the VA if there are any discrepancies or issues with the COE to ensure it's acceptable before proceeding with the loan.

Why Real Estate?

Big 3

- Long Term Investment
- Tangible Asset
- You're always paying a mortgage.

What is A VA Loan

A VA loan is a mortgage loan guaranteed by the US Department of Veterans Affairs (VA). It's a program for veterans, active duty service members, reservists, and eligible surviving spouses, offering favorable terms like no down payment, no private mortgage insurance, and no prepayment penalties. The VA doesn't issue loans directly, but it sets standards and guarantees loans from qualified lenders.



What is a VA loan?

Loan Comparisons				
Program	VA 0% Down	FHA 3.5 % Down	FTHB 3% Down	Conventional 5% Down
Rate	7.00%	7.00%	7.375%	7.50%
Purchase Price	\$235,000	\$235,000	\$235,000	\$235,000
Down Payment	\$0	\$8,225	\$7,050	\$11,750
VAFF or UFMIP	\$5,052	\$3,968	\$0	\$0
Loan Amount	\$240,052	\$230,743	\$227,950	\$223,250
Principle & Interest	\$1,597	\$1,535	\$1,574	\$1,561
Property Taxes	\$370	\$370	\$370	\$370
Homeowner's Ins	\$100	\$100	\$85	\$100
Mortgage Ins	\$0	\$104	\$139	\$56
HOA Dues	\$0	\$0	\$0	\$0
Total Payment	\$2,067	\$2,109	\$2,168	\$2,087

- No Down Payment Required
- Competitive Interest Rates
- No Private Mortgage Insurance (PMI)
- Limited Closing Costs
- Flexible Credit Requirements
- Assumable Loans
- No Prepayment Penalty
- VA IRRL - Streamlined Refi

VA Funding Fee

The VA funding fee is a one-time payment that the Veteran, service member, or survivor pays on a VA-backed or VA direct home loan. This fee helps to lower the cost of the loan for U.S. taxpayers since the VA home loan program doesn't require down payments or monthly mortgage insurance.

	If your down payment is...	Your VA funding fee will be...
First use	Less than 5%	2.15%
	5% or more	1.5%
	10% or more	1.25%
After first use	Less than 5%	3.3%
	5% or more	1.5%
	10% or more	1.25%

Exempt from the funding fee if

- You're receiving VA compensation for a service-connected disability.
- You're eligible to receive VA compensation for a service-connected disability, but you're receiving retirement or active-duty pay instead.
- You're receiving Dependency and Indemnity Compensation (DIC) as the surviving spouse of a Veteran.
- Active Duty Purple Heart Recipient.



VA Loan Myths

✗ Myth #1: “You can only use the VA loan once.”

✓ Truth: You can use your VA loan multiple times. If you’ve paid off your previous VA loan—or sold the home—you can restore your entitlement and use it again. Many of my clients buy multiple homes during their career.

✗ Myth #2: “I have to be retired to use the VA loan.”

✓ Truth: Nope! You can use your VA loan while still active duty—even on your first enlistment. In fact, it’s a smart way to start building wealth early.

✗ Myth #3: “I need a down payment.”

✓ Truth: VA loans are zero down, and that’s not a gimmick. You still need a little cash for things like inspections and option money, but you don’t need to save 5%, 10%, or 20% to buy a home. You can put down money on your purchase if you would like and there are certain benefits for doing so.

✗ Myth #5: “The process is confusing.”

✓ Truth: The process feels overwhelming when no one explains it clearly. My job is to guide you step-by-step, so you can make informed decisions without stress.

✗ Myth #6: “The VA Loan is for buying my dream home when I retire”

✓ Truth: The key to building wealth in real estate is to start early. You don’t need your forever home—you need your first home. The earlier you buy, the more you build equity, gain experience, and set yourself up to one day afford that dream home..



What Types of Properties Can You Buy Using Your VA Loan?

-  Existing Home
-  New Build
-  Investment Property
-  Multi Units
-  Mobile Home
-  Condo
-  Land

Property Tax Exemptions

Exemption of from taxable value

\$5,000	10% - 30% DV
\$7,500	30%- 50% DV
\$10,000.	50% - 70% DV
\$12,000	70% DV and over

100% Property Tax Exemption for 100% DVs



The Home Buying Journey

Strategy

Step 1: Strategy Call

We'll start with a one-on-one call to go over your goals, timeline, eligibility, and any questions you have.

Step 2: Get Pre-Approved

You'll connect with a VA-savvy lender (I'll recommend one if needed) who will help confirm your budget and pull your Certificate of Eligibility (COE). a pre-approval is needed when submitting an offer on a property you want.

Search

Step 3: Start Your Home Search

This is where it gets fun. now that we know your needs, wants, and non-negotiables –and I'll send you homes that actually make sense for your lifestyle and budget.

Step 4: Tour Homes

Whether in person or virtually, we'll walk through homes and talk through the pros and cons of each based on your goals and PCS plans.

Negotiate

Step 5: Make an Offer

Once we find the one, I'll put together a strong, strategic offer. I'll walk you through every piece so you're never left guessing.

Step 6: Inspections & Negotiations

After your offer is accepted, we schedule inspections and then we will have an opportunity to request the seller make repairs from anything found in the inspection.

Pending

Step 7: Appraisal

Your lender orders an appraisal to make sure the home's value matches the price. I stay in touch with your lender and title company to keep things moving.

Step 8: Final Paperwork & Closing Prep

Your lender finalizes the loan, and we get everything ready for your closing day. I'll make sure you know exactly what to expect (and what to bring).

Closing

Step 9: Closing Day

You'll sign your final documents, the loan gets funded, and the home is officially yours. Cue the 🎉 and key handoff.

Special Note for Military Buyers

If you're buying while PCSing, relocating from overseas, or house-hunting remotely—don't worry. My team and I are built for that. We do this every day and will make the process smooth, whether you're in San Antonio or South Korea.



How Supply, Demand, and Mortgage Rates Affect Your Homebuying Experience

Buying a home isn't just about what you can afford—it's also about what the market is doing. Two major forces that shape your experience are supply and demand and mortgage interest rates.

Supply & Demand: The Real Estate Balancing Act

When there are more homes for sale than buyers, that's called a buyer's market. You'll have more options, less competition, and possibly more negotiating power. Sellers might be more flexible on price, closing costs, or repairs.

But when there are fewer homes for sale and a lot of buyers, it's a seller's market. That means:

- Homes sell quickly
- Multiple offers are common
- Prices rise due to competition

This is why it's important to act fast when you find a home you love—and to be fully prepared with your financing upfront.

Mortgage Rates: How They Shape What You Can Afford

Your mortgage interest rate determines how much your monthly payment will be. Even a small change in the rate can affect how much house you can afford.

- When rates are low, buyers can afford more home for the same monthly payment.
- When rates go up, that same home could cost you more per month.

This often causes demand to shift. For example, when rates rise quickly, some buyers pause their search—reducing competition. When rates drop, buyers rush back in—driving demand up again.

What This Means for You

If you're a military or VA buyer, you're in a unique position: your VA loan gives you zero-down purchasing power regardless of the market. That means you don't need to wait for the "perfect" conditions—you just need the right guidance, timing, and preparation.

As your Realtor, I watch these trends closely so we can time your purchase smartly, navigate the market with confidence, and make sure you don't overpay or feel rushed.

Let's talk through what's happening right now and how we can make this market work for you.



Buying while PCSing or Sight Unseen

For military buyers, house hunting can look a little different.

You might be:

- On deployment or TDY
- Moving from overseas
- Trying to line everything up before your report date
- Buying a home in a city you've never stepped foot in

The good news? My Team and I specialize in this—and I've helped dozens of military buyers purchase homes sight unseen with total confidence.

How the Process Works

Step 1: Strategy Call

We talk through your needs, budget, timeline, and any concerns—so I know what matters most to you.

Step 2: Virtual Showings

You'll get a custom video walkthrough of every home you're considering. We'll point out things like traffic noise, smells, room sizes, and what photos don't show you.

Step 3: Clear Communication

You'll never be left wondering what's going on. My team and I give you regular updates on every step—from offer to inspection to appraisal.

Step 4: Trusted Local Vendors

From lenders to inspectors, I'll connect you with people who are responsive, trustworthy, and used to working with military clients on tight timelines.

PCS Pro Tips

-  Ask your command about house hunting leave
-  Try to align your closing date with your report date (I'll help coordinate)
-  Look for homes that don't need major repairs unless you have time for renovations
-  Budget for temporary lodging or storage in case of gaps between move-in and move-out

You don't need to walk into every home in person to make a smart decision. With the right guidance and communication, you can buy confidently from across the country—or the globe.



Out of Pocket Costs

Fee	Payment Due	Amount
<p>Earnest Money</p> <p>A fee delivered to the title company to act as collateral during the transaction. This money comes back to you at closing to use towards closing costs, down payment or refunded to buyer in some cases. It can be forfeited in some circumstances.</p>	Within 3 Days of the seller accepting your offer	1% of Offer Price (Negotiable)
<p>Option Money</p> <p>Fee Paid to seller to compensate them for taking the home off the market during inspections</p>	Within 3 Days of the seller accepting your offer	\$10/day of inspection period. (Negotiable)
<p>Inspection</p> <p>Home Inspection is not required, but highly encouraged. VA requires WDI, well and septic inspections (if applicable). You can add on additional inspections like sprinkler, pool, arborist, HVAC, Structural engineer, ect.</p>	At time of inspection	\$400-\$700 Depending on inspections ordered and inspector chosen
<p>Appraisal</p> <p>Ordered by your lender to confirm the home's value. Required for all VA loans.</p>	When ordered, right after inspection period	\$675-\$800 Depending on County and Type of property
<p>Closing Cost</p> <p>All costs associated with the home purchase like pre-paid property taxes, haz insurance, HOA fees, Lender fees, ect. Does not go towards paying down balance of mortgage/purchase price.</p>	Day Of Closing	2-4% of Purchase Price. Many Variables contribute to this fee
<p>Down Payment</p> <p>Down Payment that goes towards the purchase price of the home. Not required in most cases.</p>	Day Of Closing	VA is 0% FHA is 3.5% Conventional 3.5% -20%+
<p>VA Funding Fee</p> <p>VA Charge to fund VA Foreclosures. This is the only fee the VA will allow to be wrapped into / on top of the mortgage. Disabled Veterans Purple Heart recipients and surviving spouses receiving DIC are exempt from this fee</p>	Day Of Closing	First Time Use: 2.13% 2nd use+ 3.3%

Out of Pocket Costs

Conventional

VA

FHA

5%-20%+ Down Payment

Zero Down

3.5% Down

Anticipated Purchase Price _____

Earnest & Option Money _____

Inspections _____

Appraisal _____

Closing Costs _____

Down Payment _____

Funding Fee _____

Target cash on hand: _____

What if I want to wait until I find the home before securing financing?

In order to even submit an offer, we must have a "Pre - Approval" letter from a mortgage lender to show the sellers you are able to fulfil the offer we are submitting.

What if I want to use a mortgage lender from another company?

You are welcome to use any mortgage lender you would like. Please notify Renee as soon as you decide which lender you would like to use.

Building Your All-Star Team

The Real Estate Agent

Real Estate agents play a crucial Role in protecting you when making the biggest purchase of your life. They are the ONLY member of the transaction contractually obligated to put your interest first.

The Mortgage Lender

Mortgage lenders play a vital role in guiding you through the financial complexities of homeownership. They'll help avoid costly mistakes and ensure that every detail of the mortgage process is expertly managed, from securing the best terms and to closing efficiently.

Home Inspector

Your home inspectors assess the condition of a home by examining its systems and components. They look for issues that could affect your home's value, safety, or functionality.



The 3 Agreements

Listing Agreement

Between the Seller and their agent to ensure the seller's interest come first
The Listing Agent.



Agency Agreement

Between you and I. ensures YOUR interests come first.
The Buyer's Agent



Purchase Contract

The terms of the sale on paper. This is what all timelines and agreements operate off of.



When choosing your team, consider the following:

Experience

You want someone who knows what they're are doing with the biggest monetary investment of your life.

Responsiveness

Who wants to pay for a service at their server's convenience? Not with ZPG. Because we are a team, we can treat and respond to each client as they were our only priority.

Thorough

Not only does the ZPG Team have experience specializing in helping VA Eligible Home Buyers, but we have been through the process as VA loan recipients as well. My team is not here just to serve you as a client, but as fellow service members.

Local

Being raised in Schertz, TX, I have watched our town grow in many ways which allows for that insider knowledge that will be used to your benefit. I bring familiarity and well-rounded comprehension of San Antonio and the surrounding area.

REAL

Real as a Nationwide company holds a high standard. This includes going above the minimum state requirements for continued learning, weekly trainings, and a peer support system that offers top-tier experience shared freely to provide the best to our clients.



What do you want from your Home

What are three words you would use to describe the home you're looking for?

Are you look for a fixer upper, light work, or turn key?

Are you looking for a specific area, commute from work, neighborhood or school district?

Do you have any non negotiable needs?

When do you need to be in your new home by?

Are you prepared to pay the out-of-pocket buyer's fees previously listed?

Target cash on hand:_____

Do you have any concerns about the real estate market?



Meet the ZPG Team



Renee

As the Lead Real Estate Agent for the Zunker Property Group, Renee will be your experienced guide throughout your home buying experience. Think of Renee as the Head Coach of the team, overseeing every strategy, negotiation and offer.

Angelica

Angelica is The Zunker Property Group Showing Specialist. With a pulse on the local housing inventory Angelica's mission is to understand exactly where to find what you are looking for and to ensure you are able to get into properties at a time most convenient for you. Angelica and Renee will work together to find you the right home and negotiate the best deal and terms for you.



Pam

Pam is The Zunker Property Group Transaction coordinator and a critical part of the smooth operations on the team. Once your offer has been accepted on a property, Pam handles the heavy lifting of facilitating paperwork and communications between the many parties involved.



MJ

MJ is the Zunker Property Group Executive Administrative Assistant. From day to day operations, planning events, and executing mission critical tasks there isn't much going on that MJ isn't orchestrating.



Buyer Agency Agreement

My promise to you

Work for you in your best interests the ZPG is here to fight for the outcome you want. Think of us as your head cheerleader, your home buying coach, your strategists. Our job is to present all relevant information and options so that you can make the best decision for you and your home buying journey. We facilitate the bulk of the communications and ensure tasks are complete according to the timelines set in each purchase contract.

Your promise to us

To keep us informed of any changes in your plans, so that we can all be on the same page, headed towards the same goal. Also to notify any home builder, Host of an open house, listing agent, that you are in a representation agreement with Renee Zunker as your agent. This will ensure The ZPG is looped in as early as possible to look out for your best interests.

The Zunker Property Group does not get paid for any of the work we do on your behalf until we get to the closing table *together*.

We often work for months at a time without the guarantee of a paycheck and ask in return, communication if it does not look like that will be the case. You may cancel this Representation Agreement at any time.

How Does ZPG Get Paid?

The Buying Broker Compensation fee can be covered by the Seller or the Buyer. In most cases we will be able to negotiate for the seller to pay this fee as we go through initial negotiations of an offer. If the seller is not willing to pay for Buying Broker Compensation, which is rare, you will have two options. You can pay the fee directly through your "cash to close" at closing, or if that is not possible and this is the property for you, you can choose to proceed without ZPG's representation.

Communications best practices

There will be points in this process that are time sensitive where we are calling or texting about your home or negotiations into the evenings and early mornings. When we are not in those time sensitive windows, texting is preferred but any of us are happy to jump on a call when requested.

Be sure to include all applicable parties to ensure quickest response.

Text us any time day or night with questions or showing requests. Outside of business hours, non urgent messages will be responded to at the beginning of the following business day.

Here's Your Next Step

Schedule your Home Buying 101 Strategy Meeting

WARNING THIS WILL CAUSE

- 👉 Less stress
- 👉 More clarity in the decisions you'll be making
- 👉 The confidence to choose the home that's right for you, because you've already worked out all the little details that cause stress.

That's because the Realtor you just hired (for \$0 out-of-pocket)

- ✅ Walked you through the entire homebuying process
- ✅ How to work with a realtor and
- ✅ What fees you can expect to pay and when
- ✅ And actually listened to what you're looking for in a home 🏠

All before even walking through the first home together.

Do you think you would feel more confident as you make decisions on your largest financial investment you'll ever make?

My clients agree, this is the only way to start the homebuying process! By going virtual, we can meet wherever you are, at a time that's convenient for both of us, without the hassle of a commute.

I got you, from start to finish. 🙌🏠🤝

Scan the QR code below to schedule your Home Buying 101 Strategy meeting with Renee.



Next Step?

Schedule your free & personal buyer's consultation. Simply scan the QR code below for a direct link to my calendar.



Let's stay in touch!

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