

# Military Homebuyer Guide





**#1**

**Fastest-Growing**

Real is the fastest growing, publicly traded real estate brokerage in North America

**50k+**

**Annual transactions**

We represent over 50,000 buyer and seller transactions annually.

**25K+**

**Real Estate Agents**

Continually growing agent culture brings the best talent and support for our actively producing agents.

700+ Agents within  Military

**REAX**

**Stability & Innovation**

As a publicly traded company on the Nasdaq, Real puts its award winning technology platform to work for you.

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**I work for the best brokerage out there so that I can be the best Real Estate Agent for YOU!**

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# What You'll Discover

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Why Real Estate

2

What is a VA Loan

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Navigating the Home  
Buying Journey

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Building Your Team

5

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



2010 – 2016

United States Air Force – Security Forces

2014

Associates Degree Community College of The Air Force

2015

Texas Real Estate Licensed

## Professional Designations

Military Relocation Professional (MRP)

Certified Military Residential Specialist

Certified Real Estate Negotiator

Graduate Realtor Institute (GRI)

## Current Positions

CEO & Lead Agent Zunker Property Group

Executive Director & Co-Founder Real Military Division

# 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:**

- Honorable discharge required for eligibility
- 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.



# 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**

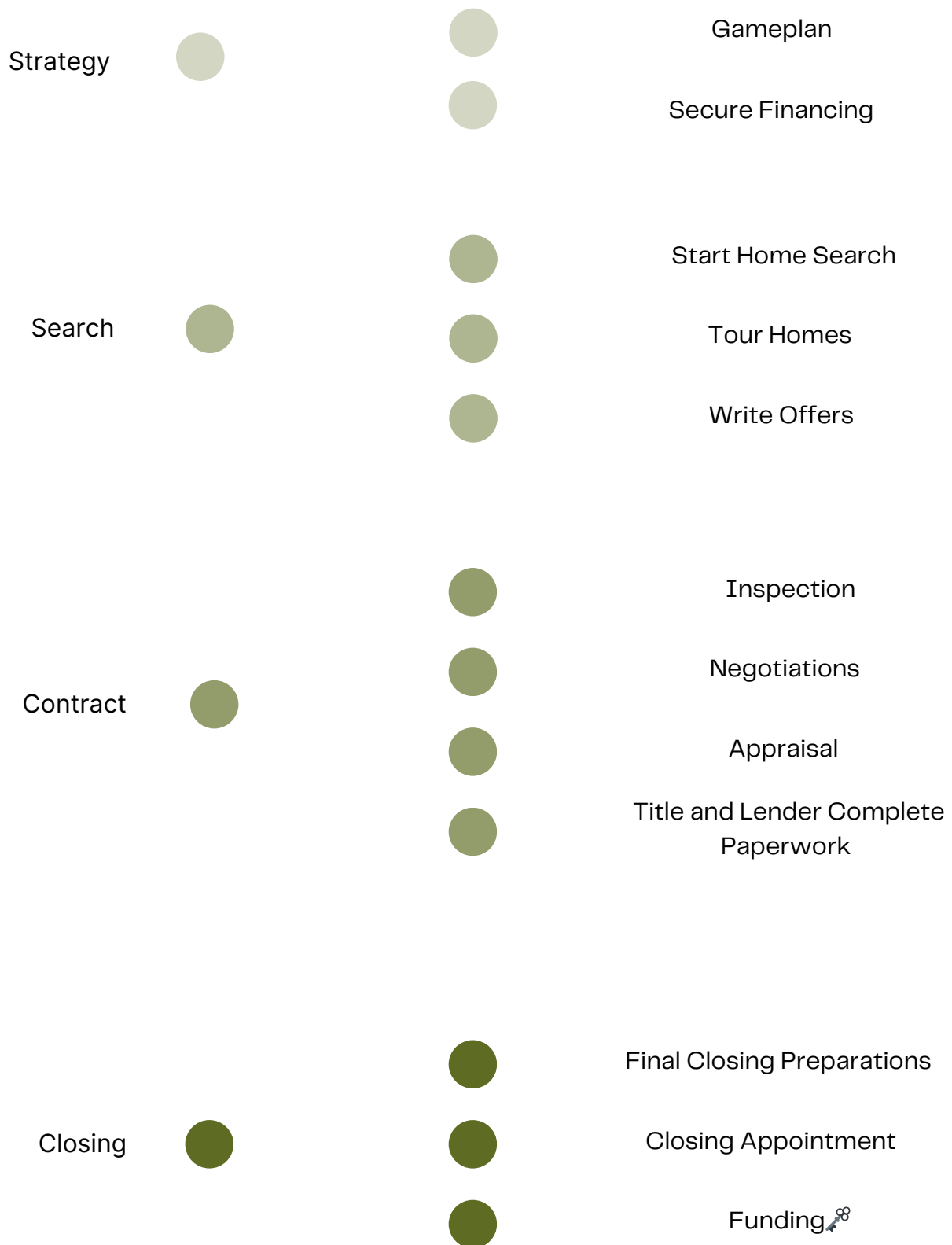




# Navigating the Home Buying Journey



# The Home Buying Journey



# 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.



# Out of Pocket Costs

Fee	Payment Due	Amount
<b>Earnest Money</b> 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.	Within 3 Days of accepted Offer	1% of Offer Price
<b>Option Money</b> Fee Paid to seller to compensate them for taking the home off the market during inspections	Within 3 Days of accepted Offer	\$10/day of inspection period.
<b>Inspection</b> 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.	At time of inspection	\$400-\$700 Depending on inspections ordered and inspector chosen
<b>Appraisal</b> Appraisal is ordered after inspection negotiations. Ordered through lender.	When Ordered, right after inspection period	\$675-\$800 Depending on County and Type of property
<b>Closing Cost</b> 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.	Day Of Closing	2-4% of Purchase Price. Many Variables contribute to this fee
<b>Down Payment</b> Down Payment that goes towards the purchase price of the home.	Day Of Closing	VA is 0% FHA is 3.5% Conventional 3.5% -20%+
<b>VA Funding Fee</b> VA Charge to fund VA Foreclosures. This is the only fee the VA will allow to be wrapped into / ontop of the mortgage.	Day Of Closing	First Time Use: 2.13% 2nd use+ 3.3%  Exempt with DV Rating or Purple Heart Recipient

# Out of Pocket Costs

**Stephanie Peevey**

NMLS # 214519 Equal Housing Lender



**Scan Here**



To start your mortgage application

## Conventional

5%-20%+ Down Payment

## VA

Zero Down

## FHA

3.5% Down

Anticipated Purchase Price

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Earnest & Option Money

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Inspections

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Appraisal

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Closing Costs

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Down Payment

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Funding Fee

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**Target cash on hand:**

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### **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.

# Out of Pocket Costs

## Conventional

5%-20%+ Down Payment

## VA

Zero Down

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3.5% Down

Anticipated Purchase Price

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# 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.**

