



MILITARY & VA BUYER GUIDE

Everything you need to know about using your
VA benefit to purchase your next home.



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FAM Realty Group is honored to work with military families and veterans navigating the home-buying process.

First of all, thank you for your service. Whether you're PCSing across the country, buying sight unseen, or settling into your forever home after years of service, this guide walks you through every step with clarity and confidence.

Using your VA loan benefit is one of the most powerful moves you can make. I'm here to make sure you take full advantage of every dollar of it.

From understanding your VA eligibility and finding the right lender, to navigating appraisals and closing on your timeline, we've got you covered.

As a military buyer, you have access to benefits most buyers only dream about: zero down payment, no private mortgage insurance, and competitive interest rates.

This guide walks you through how it all works. Let's make this move your best one yet.

FAM Realty Group

ABOUT FAM

FAM Realty Group

REALTOR®

As a real estate agent serving military families and veterans in San Diego, we understand the unique challenges of military moves, tight timelines, PCS orders, sight-unseen purchases, and major decisions made from across the country.

FAM Team is well-versed in VA loans, military relocation, local market and bases. Our job is to make this as smooth and stress-free as possible.

Let's find your next home and get you settled.

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SUCCESSFUL BUYING PROCESS



I KNOW A MILITARY MOVE CAN
FEEL OVERWHELMING....
ESPECIALLY ON A PCS TIMELINE.

Whether you're stationed nearby or
relocating from across the country, I'm here
to guide you through every step of the VA
home-buying process.

We'll cover your eligibility, loan options,
home search — and if needed, how to buy
confidently sight unseen.

Here's a look at the steps we'll walk through
together.

CONSULTATION

BEGIN HOME SEARCH

TRANSACTION CYCLE



PRE-APPROVAL

SUBMIT AN OFFER

CLOSE ON THE HOUSE
& CELEBRATE!

MILITARY BUYER CONSULTATION

This is where we build your personalized plan. I'll ask about your PCS timeline, your BAH rate, whether you'll be buying sight unseen, and what matters most in your next home.

The more I know upfront, the better I can work within your timeline and find the right home, fast.



Things to think about before we meet...

What is your PCS report date or move-in deadline?

What is your monthly BAH allowance?

Are you planning to buy sight unseen?

Do you have your Certificate of Eligibility (COE)?

Write these down, we'll build your game plan around them when we meet.



Buying Your Home Sight Unseen

WHAT YOU SHOULD KNOW

Military buyers often don't have the luxury of touring homes in person and that's completely okay. Buying sight unseen is the norm for military families, and with the right agent, it's a smooth, confident process.

Here's how we make it work:

01 — Virtual Walkthroughs

I'll do a live video tour of any home, showing you exactly what you'd notice in person, the flow, the finishes, the street.

02 — Local Expertise

I know the areas around San Diego. I'll tell you what the listing photos don't show.

03 — Thorough Home Inspection

A trusted local inspector goes through the property top to bottom. We review every item together before you commit.

04 — VA Minimum Property Requirements

VA loans require homes to meet specific safety standards. I'll flag red flags early — before they become your problem.

05 — Clear Communication Across Time Zones

From offer to close, I keep you informed every step — no matter where you're stationed.

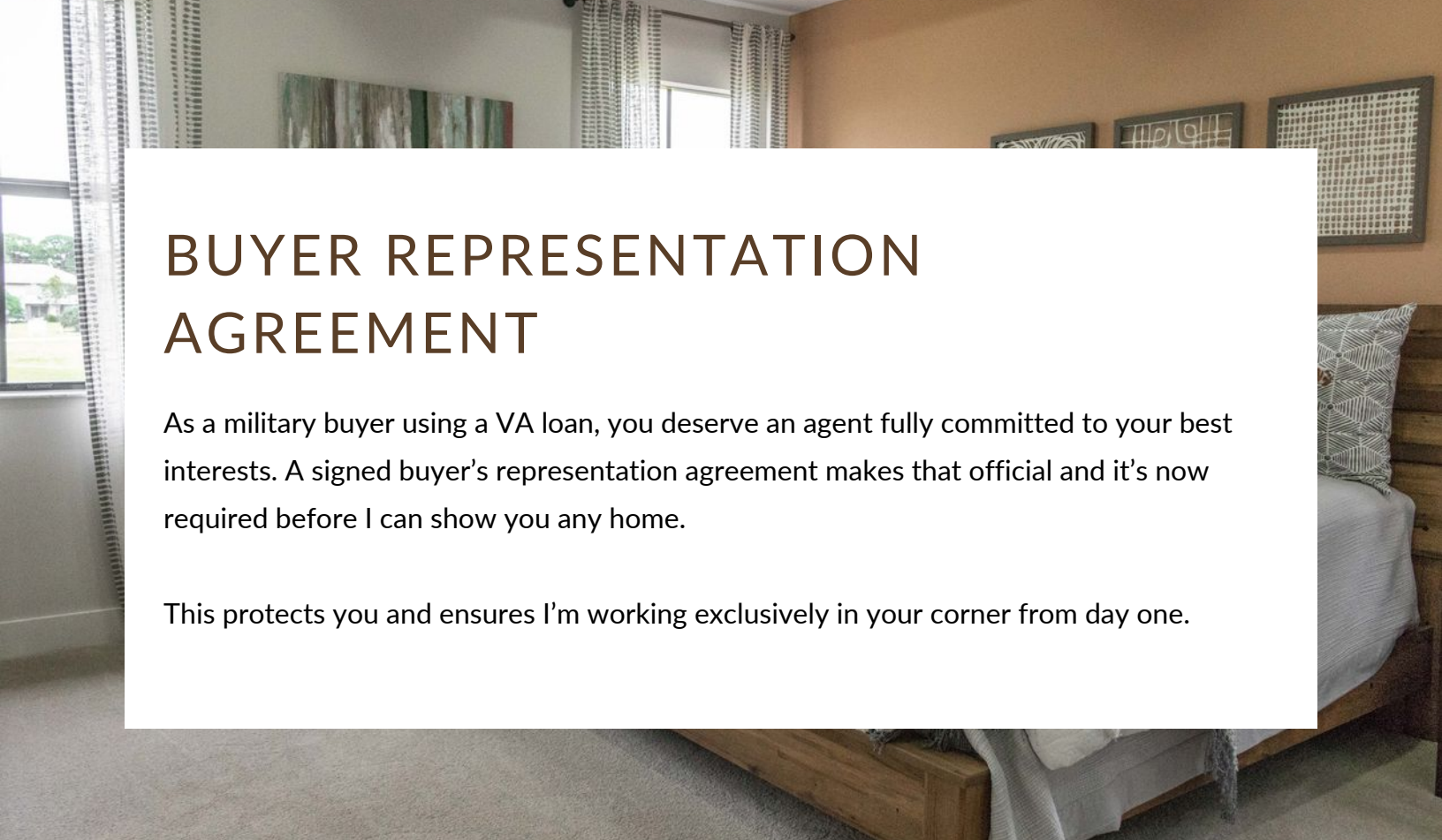
You've served from thousands of miles away. Buying your home remotely? We've absolutely got this.

THE ROLE OF A BUYERS AGENT

NAVIGATING A MILITARY RELOCATION AND VA PURCHASE REQUIRES A SKILLED PROFESSIONAL

- Find VA-eligible properties matching your criteria.
- Schedule virtual and in-person tours based on your PCS timeline.
- Provide market insights and neighborhood knowledge near all San Diego bases.
- Negotiate offers on your behalf, including VA-specific terms.
- Coordinate with your VA lender and connect you with trusted inspectors.
- Handle all paperwork including VA-specific contracts and addenda.
- Guide you through the VA appraisal and MPR process.
- Ensure all deadlines align with your PCS date or move-in timeline.
- Advocate for you during negotiations and through to closing.
- Support you after closing with follow-up questions or referrals.





BUYER REPRESENTATION AGREEMENT

As a military buyer using a VA loan, you deserve an agent fully committed to your best interests. A signed buyer's representation agreement makes that official and it's now required before I can show you any home.

This protects you and ensures I'm working exclusively in your corner from day one.



HOW ARE BUYER'S AGENTS COMPENSATED?

Option 1: Seller is offering full compensation to Buyer's Agent

Option 2: Seller is offering some compensation but not all

Option 3: Seller is not offering any compensation to Buyer's Agent

NOTES

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

VA LOAN ELIGIBILITY



WHY IS VA LOAN ELIGIBILITY SO IMPORTANT?

Understanding your VA loan eligibility unlocks one of the most powerful home-buying tools available, zero down payment, no PMI, and competitive interest rates.

GETTING STARTED

- OBTAIN YOUR CERTIFICATE OF ELIGIBILITY (COE)
- CHOOSE A VA-APPROVED LENDER
- GET PRE-APPROVED USING YOUR DD-214, LES, BANK STATEMENTS, AND TAX RETURNS

NEED HELP FINDING A VA-APPROVED LENDER?

I HAVE VA-APPROVED LENDER RECOMMENDATIONS READY FOR YOU!

QUESTIONS TO ASK YOUR VA LENDER

1. AM I ELIGIBLE FOR A VA LOAN?
2. WHAT IS MY VA ENTITLEMENT AMOUNT?
3. WHAT IS THE CURRENT VA INTEREST RATE?
4. IS THERE A VA FUNDING FEE, AND CAN IT BE ROLLED IN?
5. HOW LONG DOES VA LOAN APPROVAL TAKE?
6. DO YOU CLOSE VA LOANS ON TIME?
7. CAN I USE THIS FOR A CONDO OR MULTI-FAMILY?
8. HOW DO I GET MY CERTIFICATE OF ELIGIBILITY?
9. WHAT DOCUMENTS DO I NEED?
10. CAN MY BAH BE USED TO QUALIFY?

YOUR HOME SEARCH

UNDERSTANDING YOUR NEEDS AS A MILITARY FAMILY IS OUR TOP PRIORITY.

Let's talk about what matters most to you and your family. Key things military buyers should consider:

- Proximity to local bases
- BAH-aligned price range
- Commute & access to post
- Bedrooms & square footage
- Schools & school districts
- HOA rules (some restrict rentals)
- Rental potential for future PCS
- VA loan eligibility of the property

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HERE ARE SOME SEARCH TOOLS

Know your options before the competition!

01 *VA MLS Search*

- VA-Eligible MLS Search - I'll set you up with a custom search filtered for VA-eligible homes and alert you the moment something new hits the market.

04 *Online Search*

- Online Search - Browse Zillow, Realtor, or Redfin on your own, but not all listings are VA-eligible. I'll verify before we tour.

02 *Agent Network*

- Agent Network - I'm connected to the local market near local bases and can find out what's coming before it hits public — especially useful on a tight PCS timeline.

05 *Virtual Tours*

- Virtual Tours - Buying sight unseen? I'll personally walk every home on video so you can decide with confidence from anywhere in the world.

03 *Open Houses*

- Open Houses - If you're local, stop in! Just let the hosting agent know you're working with me.

06 *FSBO*

- For Sale By Owner - See an FSBO near [Base]? Let me know and I'll contact the seller and confirm VA eligibility before we go further.

MAKING AN OFFER



WHEN YOU FIND THE RIGHT HOME, IT'S TIME TO MAKE A STRONG OFFER -
VA STYLE.

LET'S WORK TOGETHER!

We'll craft a strategic offer together: the right price, the right contingencies, and a settlement date that aligns with your PCS timeline.

As a VA buyer, we'll include a VA escape clause to protect you if the home doesn't appraise. I'll communicate your VA loan status clearly to position you as a strong, prepared buyer.

The offer will be accepted, countered, or declined — and I'll be right there with you either way.

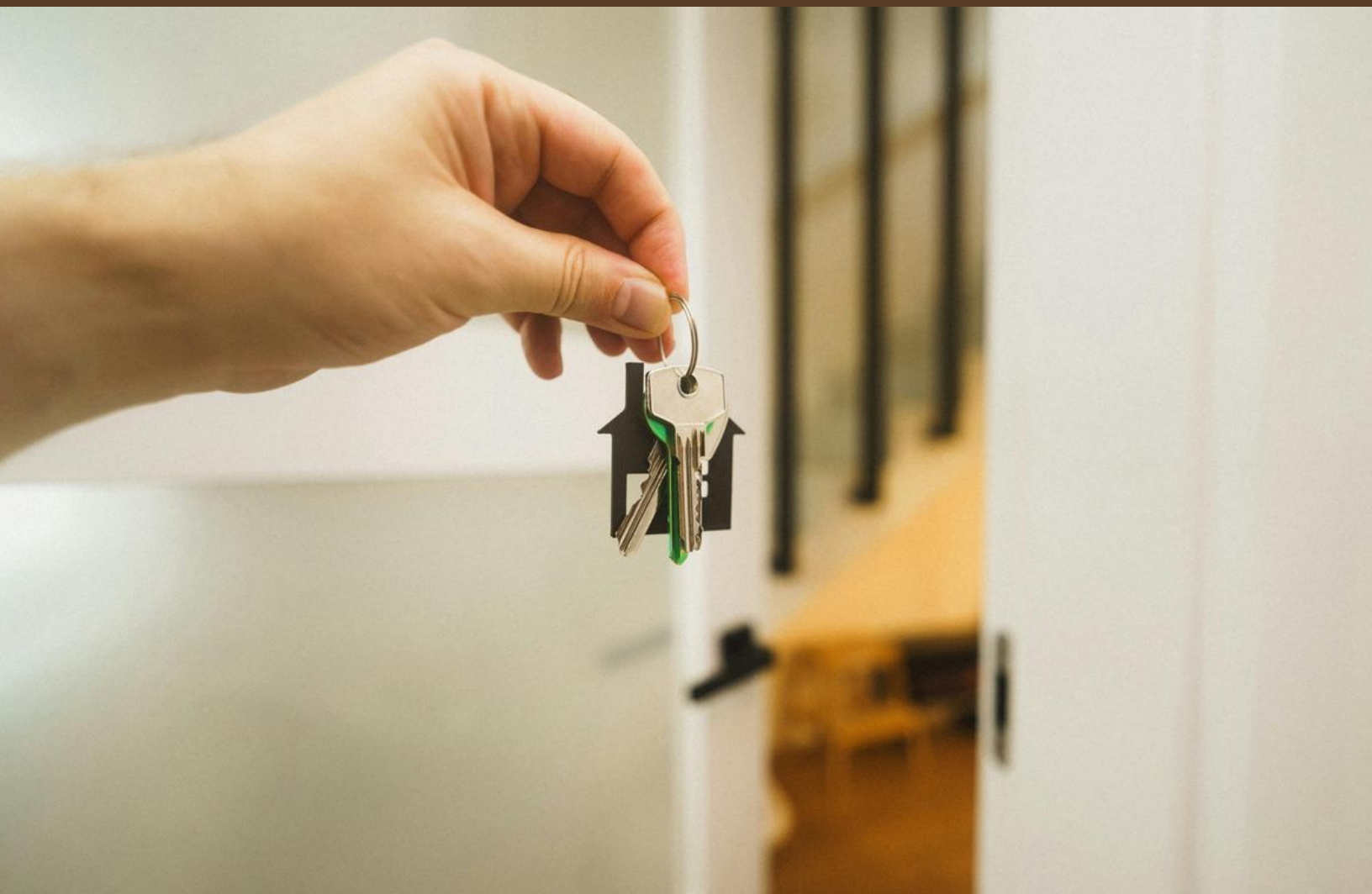
WHEN YOUR *OFFER IS ACCEPTED*

Next, deliver earnest money to the title company!

For VA buyers, next steps include: the VA appraisal (which checks both value AND VA Minimum Property Requirements), home inspection, homeowner's insurance, finalizing your VA loan, and the final walkthrough.

Once everything is checked off, it's time to close!

Up next — let's talk about what VA buyers typically pay at closing. Spoiler: it's less than you think.





VA Closing Cost *Breakdown*

Here are the fees VA buyers may encounter at closing:

- VA FUNDING FEE (CAN BE ROLLED IN)
- LOAN ORIGATION FEE (VA-CAPPED AT 1%)
- TITLE INSURANCE
- RECORDING FEES
- SETTLEMENT/ESCROW FEE
- VA APPRAISAL FEE
- HOME INSPECTION FEE
- PREPAID INTEREST
- HOMEOWNER'S INSURANCE (FIRST YEAR)
- PROPERTY TAX ESCROW

WHAT DO VA BUYERS PAY AT CLOSING?

One of the biggest perks of a VA loan? What you DON'T have to pay. No down payment. No PMI. VA buyers still have some closing costs, but sellers can contribute — and costs can often be negotiated or rolled in. The VA also limits lender fees, keeping your out-of-pocket costs lower than most conventional loans.



CLOSING DAY

Congratulations it's the big day!

I'll accompany you to closing (or coordinate remotely if needed), answer every question, and verify all paperwork matches your contract.

Closing is when funds and documents transfer and ownership officially becomes yours. Bring a government-issued photo ID, all parties on the purchase, and any certified funds for closing costs.

After closing, keep copies of all documents for your tax records.

Welcome home. You've earned every square foot of it.

A few words from clients

Buying a home is a personal experience. How it feels matters just as much as the outcome. Here's what past clients have shared about their experience working together.

"I never felt rushed or pressured. Every step was explained clearly, and I always knew what was coming next. The process felt calm, organized, and surprisingly smooth."

— Suze.P

"From the very beginning, I felt supported. I had a lot of questions, and none of them ever felt like too much. I trusted every recommendation and decision along the way."

— Chase.C

"What stood out most was the guidance. It wasn't just about finding a house. It was about making sure the home actually fit our life."

— Corey.K

"I felt confident making decisions because I understood the process. That made all the difference."

— Mason.S

And I'm here to give you that same experience.
Clear. Supported. Thoughtful from start to finish.



**FAM Team
REALTOR®**



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Questions?
CONTACT US!



GET IN CONTACT



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