

YOUR VA HOME BUYER'S GUIDE

A Strategic Workflow for Veterans & Military Families

HONORING YOUR SERVICE.

We acknowledge and thank you for your service and sacrifice.
Eligible groups: Veterans, Active Duty, National Guard, Surviving Spouses

Why Use Your VA Loan Benefit

- \$0 Down Payment
- No PMI Required
- Competitive Rates
- VA Funding Fee (can be financed)
- No Prepayment Penalty

Are You Eligible?

- Veterans
- Active Duty
- National Guard
- Surviving Spouses

1 OBTAIN YOUR COE

Get your Certificate of Eligibility from VA.gov or through your lender

Documents needed:

- DD-214
- W-2s
- Pay Stubs
- Bank Statements
- COE



2 GET PRE-APPROVED

Work with a VA approved lender to get pre-approved before you search



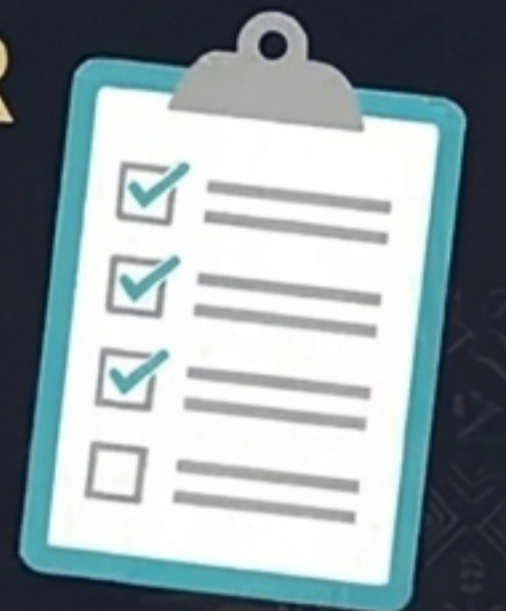
3 ALBUQUERQUE MARKET TIPS

We specialize in neighborhoods near Kirtland AFB and understand the unique needs of military families

- Base proximity considerations
- BAH-friendly price ranges
- Fast closing timelines

4 VA APPRAISAL & MPR

VA requires a Minimum Property Requirements inspection to protect you



COMMON VA LOAN MYTHS

- "VA loans take too long"
– False, similar timeline to conventional
- "You can only use it once"
– False, reusable benefit
- "Sellers won't accept VA offers"
– False, we negotiate this for you



YOUR TRUSTED PARTNERS

THE BADER GROUP

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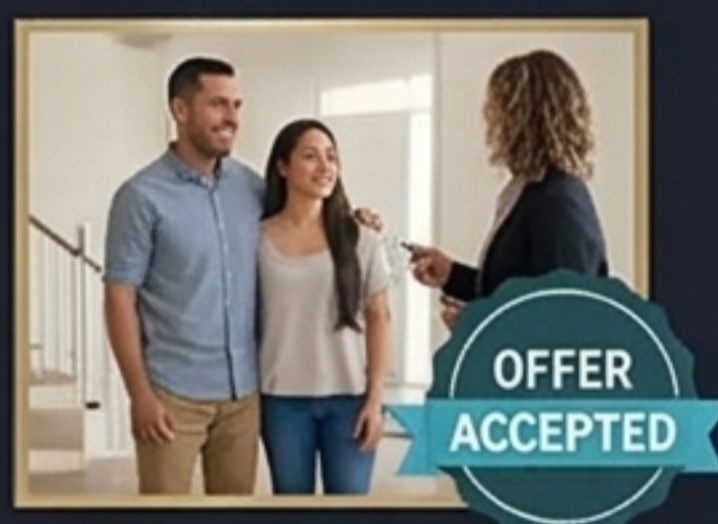
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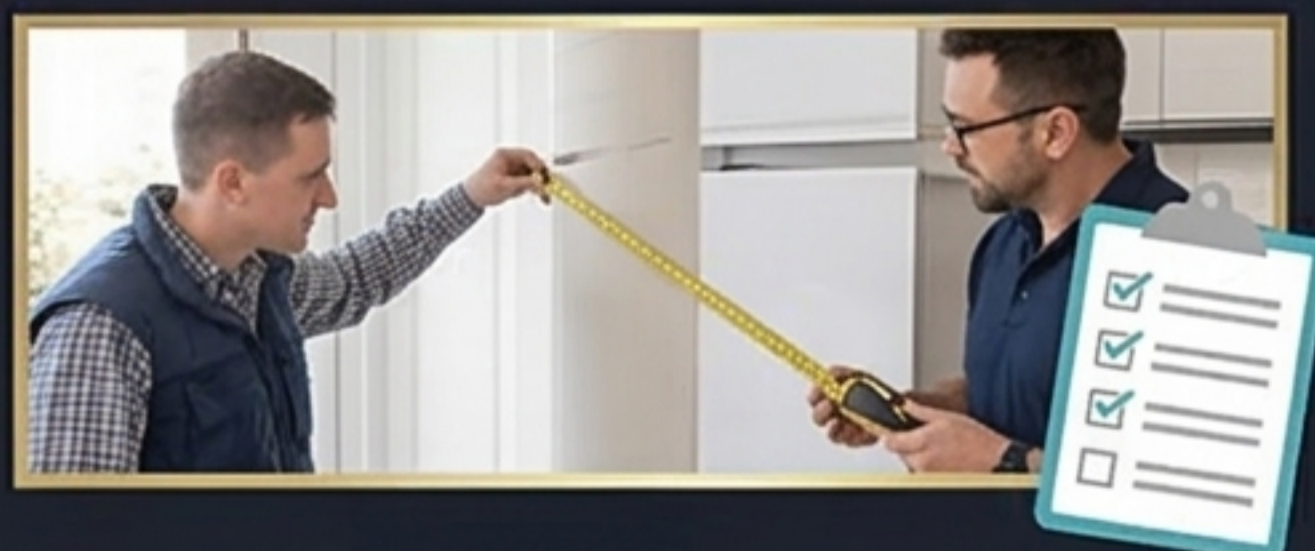
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SEARCH & OFFER

We tour homes and craft a strategic offer tailored to VA loan requirements



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UNDERWRITING

Loan is reviewed and approved by the lender



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CLOSING DAY
Keys in hand.
Welcome home to Albuquerque.

