

VA LOANS CHECKLIST

Getting prepared to apply for a VA loan is simple, but can help move the process along.



1 DETERMINE ELIGIBILITY

- Apply for a Certificate of Eligibility (CoE) to confirm that your service record meets the requirements.
- Online or via mail through the VA website at www.eBenefits.VA.gov

2 CHECK YOUR CREDIT REPORT

- Check with a free report at www.annualcreditreport.com
- Correct any errors on your report
- Work to improve your score if necessary

3 GATHER YOUR DOCUMENTS

- CoE
- 2 most recent bank statements
- 2 most recent paycheck stubs
- 2 most recent tax returns
- Quarterly statements for any long term assets such as stocks, bonds, 401K or mutual funds
- Copy of orders if in the process of PCS (or offer letter if relocating to a new job)
- Name, address & phone number of relative not living with you

4 GET PRE-APPROVED

- Know what you qualify for
- Determine your comfort level for monthly payments

5 FIND YOUR HOME

6 PROCESS YOUR LOAN

- Appraisal
- Inspections
- Homeowners Insurance

7 CLOSE AND MOVE IN!

LET'S CHAT!

Our loan advisors are available days and evenings at your convenience.



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