

HOME FINANCING, SIMPLIFIED

VA Home Loan Quick Guide

Key features for eligible veterans, service members, and qualifying surviving spouses.

Why buyers consider VA financing

- Eligible borrowers may be able to finance a primary residence with no down payment, subject to entitlement and qualification.
- VA loans do not have monthly private mortgage insurance.
- Flexible underwriting features can make VA a strong option when the borrower and property meet program requirements.

Costs and eligibility still matter

- A VA funding fee may apply unless the borrower is exempt.
- Income, credit, debts, residual income, occupancy, entitlement, appraisal, and property requirements are reviewed.
- Existing VA loans can affect available entitlement for another purchase.

Do not assume VA is "harder" for the seller

- A well-structured VA offer can close smoothly when the lender, agent, borrower, and title team understand the process.
- Property condition and appraisal requirements should be considered before the offer is written.

VA eligibility is only the starting point.

The next step is calculating entitlement, payment, cash to close, and the property-specific details.

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