THE VA-READY HOME BUYER GUIDE

36 Questions Every Military Buyer Should Ask Before Writing an Offer

Plain answers, in the order you'll actually need them, pre-approval through the day you get your keys.

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WRAPPING UP

INTRODUCTION

Before you read another listing

If you're using a VA loan for the first time, you've probably heard the headline: zero down payment. That part is true for many eligible buyers. What doesn't get said enough is that zero down does not mean zero dollars during the transaction. Money can come up before you ever reach the closing table, an inspection here, a deposit there, and if nobody tells you that in advance, it feels like a surprise instead of a plan.

This guide is the 36 questions I hear most from military buyers, answered the way I'd answer them sitting across from you. It's organized in the order you'll actually live through them: pre-approval, house hunting, writing the offer, inspections, the appraisal, insurance, closing, and getting your keys. Read it start to finish, or use the contents page to jump straight to where you are right now.

One question shows up twice in here, because it matters twice: what money you should have ready before you write an offer. Question 4 and question 30 both cover it. That's not a repeat by accident. It's the single most common misunderstanding I see, and I'd rather you read it twice than find out once, at the worst possible moment.

PART ONE

Pre-Approval

What do I need to get pre-approved for a VA loan?

Your lender reviews things like your income, employment, credit, debts, assets, and VA eligibility. You'll also need a Certificate of Eligibility, and your lender can usually help you get it.

How much can I qualify for with a VA loan?

That depends on your income, debts, credit, interest rate, VA entitlement, and a few other factors, and your lender is the one who runs the numbers. What matters just as much to me is a different question: what monthly payment are you actually comfortable with? Qualifying for a number doesn't mean you have to spend it.

Do I need a down payment with a VA loan?

Many eligible VA buyers can purchase with 0% down. There are situations where a down payment is required or worth considering, limited remaining entitlement or buying above the home's appraised value being the two most common. We'll know where you stand once your lender runs your numbers.

READ THIS ONE TWICE

If it's a 0% down VA loan, does that mean I don't need any money at all?

No, and this is the biggest misunderstanding I want every VA buyer to walk in without. Zero down does not mean zero out of pocket. Unless we've negotiated for someone else to cover it, or the provider allows payment at closing, be financially prepared for expenses that can come up before closing:

- Earnest money / escrow deposit
- Home inspection
- WDO inspection, if required
- Four-Point and Wind Mitigation inspections, when needed
- A survey, if one isn't already available
- The VA appraisal
- Other transaction-specific expenses

The VA's own buyer guide draws this same line, separating the down payment from other one-time costs like the appraisal, earnest money, home inspection, and closing costs. (VA Buyer's Guide, benefits.va.gov)

PART TWO

House Hunting

Can I buy any house with a VA loan?

Not every property qualifies. The home has to meet VA's property requirements, and some property types carry extra rules. When we tour, I'm already watching for anything that could trip that up, before you fall in love with a house that can't close.

Should I avoid older homes because I'm using a VA loan?

No. An older home isn't automatically a problem. We just look closer at its condition and its major systems. A well-maintained older home can be a great choice, and plenty of my buyers have bought one.

What should I look for when we're touring homes?

We look past the pretty kitchen and the paint colors. I'm watching the roof, the HVAC, the electrical, the plumbing, the windows, any sign of moisture or wood damage, and the overall condition. You don't need to know how to inspect a house, that's what professionals are for, but we can often flag a concern before you spend money finding it out the hard way.

PART THREE

Writing the Offer

What is the earnest money or escrow deposit?

It's money you put down after your offer is accepted, on the timeline your contract sets. It shows the seller you're serious, and under most contracts it's credited toward what you owe at closing once the transaction moves forward as agreed.

Do I need the earnest money right away?

Your contract sets both the amount and the deadline, so yes, be ready to make that deposit within that window.

Can we ask the seller to pay my closing costs?

Yes. Seller credits are something we can negotiate as part of your offer. VA allows sellers and builders to contribute toward allowable closing costs, and VA treats certain seller concessions differently, generally capping those at 4% of the home's reasonable value. *(VA loan fees, benefits.va.gov)*

What if the seller won't pay my closing costs?

Then we make sure you know exactly how much money you'll need. Your lender gives you a Loan Estimate showing what to expect, and we look at the offer, any seller or lender credits, deposits you've already made, and your real estimated cash to close. I never want you finding out close to closing that you need money you weren't expecting.

PART FOUR

Inspections

Is a home inspection required for a VA loan?

Not by the VA, but VA recommends getting one, and so do I, every time. The VA appraisal is not a substitute for a home inspection.

Who pays for the home inspection?

Plan on paying the inspector directly when the inspection happens, unless we've negotiated something different.

What is a WDO inspection?

WDO stands for wood-destroying organisms. The inspector checks for termites and similar damage. Whether one's required depends on the property, the location, your lender, and the applicable VA rules, so we'll confirm exactly what your transaction needs.

What are Four-Point and Wind Mitigation inspections?

These mostly come up around Florida homeowners insurance. A Four-Point inspection focuses on the roof, electrical, plumbing, and HVAC. A Wind Mitigation inspection documents wind-resistant features of the home and can help you qualify for insurance discounts.

What happens if the inspection finds something wrong?

Don't panic. Inspections find something almost every time. We review the findings against your contract and go through your real options, that might mean requesting repairs, getting a further evaluation, negotiating a credit, accepting the condition, or using a right your contract already gives you.

PART FIVE

The Survey

What is a survey?

A survey shows the property's boundaries and improvements, and it can flag things like easements or encroachments before they become your problem.

Who pays for the survey?

It depends on the transaction. Sometimes the seller already has one we can use. Other times a new one is needed and the cost falls to the buyer. A survey is one of the itemized expenses VA permits a veteran to pay when it's reasonable and customary for the area. *(VA home loan resources, benefits.va.gov)*

What if the seller doesn't have a survey?

If one's needed and there's no acceptable existing survey, a new one gets ordered, and unless we've negotiated otherwise, you should be prepared to pay for it. We'll confirm exactly what's required with the closing, title, and lending side of your transaction.

PART SIX

The VA Appraisal

What is a VA appraisal?

It establishes the home's reasonable value and checks it against VA's Minimum Property Requirements. It is not a home inspection.

Who orders the VA appraisal?

Your lender does, once you're under contract. You don't choose or hire the appraiser yourself.

Who pays for the appraisal?

The VA appraisal is an allowable buyer expense, and unless another arrangement applies, plan on that cost being yours. VA publishes its appraisal fee schedules by location, so we can tell you the real number early, not a guess. *(VA appraiser fee schedule, benefits.va.gov)*

What happens if the appraisal comes in lower than our purchase price?

We stop and go through your options together. Depending on your contract, that can mean requesting a Reconsideration of Value with real supporting sales data, renegotiating the price with the seller, or choosing to cover some or all of the gap yourself if that makes sense for you. I'll walk you through each option before you decide anything.

What happens if the VA appraiser requires repairs?

We find out exactly what's required, then work with your lender and the seller to get it addressed before closing.

PART SEVEN

Insurance

When should I start shopping for homeowners insurance?

As soon as we're under contract, I want you working on this. In Florida especially, insurance can make a real difference in your monthly payment and whether the home still fits your budget.

Does my lender need to approve my homeowners insurance?

Your lender confirms the property has coverage that meets the loan's requirements. You still pick the provider. Your insurance agent and lender coordinate the paperwork so it's ready before closing.

PART EIGHT

Money & Closing Costs

What exactly are closing costs?

Closing costs are separate from your down payment, and depending on your transaction they can include:

- Lender and origination fees
- The VA appraisal, title-related charges, recording fees, the survey
- Homeowners insurance, property taxes, and prepaid items
- Discount points, if you choose them
- The VA funding fee, if you're not exempt

The exact total varies by lender, property, location, and loan amount. (VA loan fees, benefits.va.gov)

Can all of my closing costs be rolled into my VA loan?

No. The VA funding fee can generally be financed into the loan, but the rest of your closing costs typically can't just get added on top. They get paid through the transaction itself, by you, by seller credits, by lender credits, or another permitted source. *(VA loan fees, benefits.va.gov)*

What is the VA funding fee?

It's a one-time fee that applies to many VA loans. Some veterans are exempt. When it applies, it can generally be paid at closing or financed into the loan. *(VA funding fee, va.gov)*

BEFORE YOU WRITE AN OFFER

How much money should I have available before we start making offers?

This is a conversation I want to have before you write, not after. Even at 0% down, come in ready for:

- Earnest money / escrow deposit
- Home inspection, WDO if required, Four-Point / Wind Mitigation if needed
- Survey, if needed and not already provided
- The VA appraisal
- Anything else your lender flags for you specifically

Some of this can end up negotiated, credited, or covered by someone else, but we never assume that going in. I want you prepared in case it lands on you, and glad when it doesn't.

PART NINE

Closing

When will I know exactly how much money I need for closing?

Federal law requires your lender to give you the Closing Disclosure at least three business days before closing, with your loan terms, fees, closing costs, and final numbers. You'll also have earlier estimates along the way, so that final figure should never come out of nowhere.

When should I tell my landlord I'm moving, or schedule movers?

Carefully, and together. Closing dates can move because of financing, the appraisal, repairs, title, or insurance. We'll look at your lease terms and how far along we are before you commit to anything nonrefundable, and I'd hold off on locking in moving costs you can't get back until we're further along.

Can I close if I'm stationed somewhere else?

Often, yes. Depending on your lender and closing company, there may be a remote or mail-away signing option, or another approved arrangement. This comes up all the time with my military buyers, and we coordinate it ahead of time so it's never a last-minute scramble.

PART TEN

Getting the Keys

Do I get my keys as soon as I sign?

Not necessarily. Signing the documents and the transaction actually closing and funding aren't always the same moment. Once the closing and title company confirm everything's complete and cleared to release, that's when the keys are officially yours.

What happens after I get the keys?

Celebrate, you bought a home. But my job doesn't end there. Keep my number. If you need a contractor, have a question about the house, want to know what it's worth down the road, or you're ready to buy or sell again, I'm still here.

THE ONE QUESTION THAT COVERS ALL THE OTHERS

I don't know whether to ask my Realtor, my lender, the title company, the insurance agent, or the inspector. Who do I call?

Start with me. You don't have to know who handles every part of buying a home, that's part of my job. If it's something I can answer, I will. If your lender, title company, inspector, or insurance agent needs to be the one to answer it, I'll point you to the right person and keep everyone talking to each other.

YOUR NEXT MOVE

Let's talk about your goals and your timeline

You've read what I tell my own buyers before we ever write an offer. If you're at the start of a PCS to Pensacola, Pace, Milton, Gulf Breeze, or Navarre, the next step is a real conversation, not a form.

The Buyer Consultation

Free. 60 to 75 minutes. No pressure.

We'll go through your goals, your timeline, and what's actually true for your situation, including a real look at what you'd need to have ready before you write an offer.

Call or text 850-450-4795 · vivicorwinrealestate@gmail.com

ABOUT VIVIAN CORWIN

Confidence, clarity, and results

Over 8 years in the business, top 3 producing agent at IXL Real Estate for the first half of 2026. Military Relocation Professional, Pricing Strategy Advisor, Certified Real Estate Negotiator, Certified Business Development Agent. Bilingual, English and Spanish, start to finish.

> “
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> *Not only was she available through my military retirement, she was incredibly diligent and, most of all, patient. She gave me an incredible amount of information about the home, the neighborhoods, the schools, and shopping.*
>
> CAM FISCHER

Explico todo este proceso, del préstamo VA al cierre, en español. Escríbeme si prefieres continuar en español.

This guide is general information, not tax, legal, or lending advice, and it isn't a guarantee of loan approval or a specific interest rate. Approval depends on your lender's underwriting. Talk with your lender about your exact numbers, and a CPA or attorney for tax and legal questions specific to you.

Written from what I tell my own buyers, cross-checked against VA's published buyer guidance at va.gov and benefits.va.gov, current as of September 2026. VA rules and fees can change, confirm current numbers with your lender.

Vivian Corwin, Realtor®, FL license #SL3406257. IXL Real Estate. Equal Housing Opportunity.