# THE VETERAN HOMEBUYER'S ACTION PLAN

MAXIMIZE YOUR VA BENEFITS AND SECURE YOUR TEXAS HOME.

PREPARED BY

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## SECTION 1: GATHER YOUR INTEL

Before we execute, we need your paperwork in order. Having these ready streamlines your pre-approval and puts you ahead of the competition.

| DOWN PAYMENT | FUNDING FEE AT 10%+ RATING | TYPICAL TIMELINE |
|---|---|---|
| **$0** | **Waived** | **10 weeks** |

### DD-214 (CERTIFICATE OF RELEASE OR DISCHARGE)

Required to prove your military service and character of discharge.

### CERTIFICATE OF ELIGIBILITY (COE)

We can help you pull this from the VA portal if you do not have it.

### VA DISABILITY AWARD LETTER

The single most valuable document in this list. A service-connected rating of 10% or higher waives your funding fee entirely, and it drives your Texas property tax exemption.

### STANDARD FINANCIALS

Last 2 years of W-2s, last 2 months of bank statements, and recent pay stubs.

YOUR NEXT STEP

### MISSING YOUR COE?

Ten minutes on the phone and we can usually pull it through the lender portal. No VA hold music required.

**movingtexas.ai/contact**

## SECTION 2: THE MISSION TIMELINE

A typical VA purchase runs about ten weeks from first call to keys. Here is the arc so nothing surprises you.

### WEEKS 1 TO 2: PRE-APPROVAL AND COE

- Gather the Section 1 documents.

- Connect with a VA-specialized lender and lock in your buying power. A letter from a lender who has verified your documents reads very differently than an online pre-qualification.
- Pull your Certificate of Eligibility.
- Define your target: neighborhoods, commute, must-haves, price ceiling.

## WEEKS 2 TO 6: TARGET HUNTING

- Tour homes that pass the VA Minimum Property Requirements screen in Section 5.
- Run the numbers on each serious candidate, including taxes after any exemption you qualify for.
- Craft and submit a strategic offer using Section 6.

## WEEKS 6 TO 10: UNDER CONTRACT

- Deliver the option fee and earnest money on time. Missing these is the fastest way to lose a house.
- Schedule the inspection the day the contract is signed.
- The VA appraiser issues a Notice of Value confirming the price and the MPRs.
- Negotiate repairs, then move to final underwriting and Clear to Close.

## WEEK 10: CLOSING WEEK

- Review the Closing Disclosure against your Loan Estimate.
- Final walkthrough, then sign, fund, and take the keys.

# SECTION 3: YOUR TEXAS PROPERTY TAX EXEMPTION

TEXAS TAX CODE 11.131

## RATED 100% P&T? YOU PAY $0

A 100% Permanent and Total disability rating means a total exemption from property taxes on your residence homestead in Texas. On a $350,000 home in Bexar County that is roughly $8,000 a year that never leaves your pocket, which changes what you can afford far more than a rate quote does.

HOW TO CLAIM IT

- Get your VA Benefit Summary Letter showing 100% P&T.
- Complete Form 50-114, the Texas residence homestead exemption application.
- File it with your county appraisal district after closing. In Bexar County that is BCAD.

## RATED UNDER 100%? YOU STILL GET ONE

Texas exempts a fixed dollar amount of assessed value based on your rating band. This one is not limited to your homestead: it applies to one property you own and designate.

| 10% TO 29% | 30% TO 49% | 50% TO 69% | 70% TO 90% |
|---|---|---|---|
| $5,000 | $7,500 | $10,000 | $12,000 |

### THREE WAYS TO JUMP TO THE TOP BAND

Texas grants the full $12,000 exemption regardless of your rating band if you are 65 or older with a rating of at least 10%, if you are totally blind in one or both eyes, or if you have lost the use of one or more limbs.

A surviving spouse who has not remarried keeps the veteran's exemption at the amount it stood when the veteran died.

*Amounts above are from Texas Tax Code sections 11.22 and 11.131, current as of August 2026. Exemptions are administered by your county appraisal district, so confirm your amount with them before you budget on it. Stack the disabled veteran exemption on top of the standard homestead exemption and file both after closing.*

## SECTION 4: THE VA FUNDING FEE

The funding fee is a one-time charge that keeps the VA loan program running with no mortgage insurance and no down payment. Here is what it actually costs, and the exemption veterans miss most often.

## YOU MAY OWE NOTHING AT ALL

- You receive VA compensation for a service connected disability, **at any rating from 10% up**.
- You are eligible for VA compensation but receive retirement or active duty pay instead.
- You are a surviving spouse receiving Dependency and Indemnity Compensation.
- You are an active duty member with a Purple Heart received on or before closing.
- You have a proposed or memorandum rating before closing from a pre-discharge claim.

## IF YOU DO OWE IT

The rate depends on your down payment and whether this is your first VA loan. Purchase loans only.

| DOWN PAYMENT | FIRST USE | SUBSEQUENT USE |
|---|---|---|
| Less than 5% down | 2.15% | 3.3% |
| 5% to 9.99% down | 1.5% | 1.5% |
| 10% or more down | 1.25% | 1.25% |

### TWO THINGS PEOPLE GET WRONG

**You do not pay it in cash.** Nearly everyone rolls the fee into the loan, so it never comes out of your pocket at the closing table.

**Putting money down cuts it sharply.** Going from nothing down to 5% down takes a subsequent use fee from 3.3% to 1.5%. On a $300,000 loan that is a difference of about $5,400.

*Rates from va.gov, effective April 7, 2023 and unchanged as of August 2026. Your lender quotes the exact figure for your scenario before you commit to anything.*

## SECTION 5: WHAT THE VA APPRAISER DEMANDS

The VA requires every home to be safe, sound and sanitary. These are the Minimum Property Requirements, and I pre-screen every target against this list so your appraisal never blows up the deal.

- Roof with remaining useful life: no active leaks or worn out coverings.
- Functioning heating, and cooling where expected, that keeps the home livable.
- Safe electrical and plumbing systems.
- No peeling or chipping paint on homes built before 1978.
- Clean, dry crawl spaces and basements with proper access and drainage.
- No broken windows, missing handrails, or obvious safety hazards.
- A wood destroying insect inspection where required.

### A FAILED MPR IS NOT A DEAD DEAL

Repairs can be negotiated before closing, and sellers often agree once they understand the alternative is relisting. Knowing this list up front is how we avoid spending your option fee on a doomed property.

## SECTION 6: WINNING THE OFFER

Some listing agents still flinch at VA offers. That reputation is outdated, and beatable. Here is how we win.

1. **A PRE-APPROVAL THAT MEANS SOMETHING**
   A letter from a VA-specialized lender who has already verified your documents reads very differently than an online pre-qualification. Listing agents can tell the difference.

2. **A TIGHT, CONFIDENT OPTION PERIOD**
   We schedule the inspection the day the contract is signed. A short option period signals a serious buyer without giving up your protection.

3. **AN APPRAISAL GAME PLAN**
   We set the offer with comps in hand and decide the appraisal gap strategy before we submit, not after a low Notice of Value lands.

4. **FLEXIBLE TERMS THAT COST YOU NOTHING**
   A leaseback for the seller's move, aligned closing dates, clean contingencies. Terms often beat dollars.

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### AN AGENT WHO SELLS YOUR LOAN

I call the listing agent and walk them through why this VA offer closes. Education wins deals that price alone does not.

## SECTION 7: CLOSING WEEK

The last mile, and the week where preparation pays off.

- Review your Closing Disclosure line by line against the Loan Estimate. Federal law gives you a minimum of three business days.
- Run the final walkthrough: repairs done, systems working, everything that conveys still present.
- Bring a government ID to closing. Sign, fund, keys.
- After closing, file Form 50-114 for your homestead and disability exemptions from Section 3. Do not skip this.
- Set up utilities before move-in day.

SECURITY WARNING

**Wiring instructions NEVER change by email.**

Wire fraud targets homebuyers during closing week. Before wiring anything, call the title company at a phone number you already have, not one from an email, and confirm the instructions verbally. Then call me. A five-minute call protects your life savings.

YOUR NEXT STEP

## SAN ANTONIO UTILITY SETUP GUIDE

Every provider, phone number and gotcha. Set up service before closing day.

**movingtexas.ai/utility-setup**

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*Call or text me to get started today.*


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