MUSCLE MORTGAGE GUY

FREE GUIDE · ACTIVE DUTY · VETERANS · MILITARY FAMILIES

The Jacksonville VA Loan Playbook

How to use the home loan benefit you earned: the funding fee, using it a second time, buying on PCS orders, Florida tax breaks for disabled veterans, and what to do when one lender says no.



Dilan Ashley
Mortgage Loan Officer · NEXA Lending (broker)
NMLS #2704096 · Company NMLS ID 1660690 · Licensed in FL
Cell 912-552-8261 · musclemortgageguide.com

Not affiliated with or endorsed by the U.S. Department of Veterans Affairs or any government agency. Educational information only, not a commitment to lend.

This guide is for active-duty service members, veterans, Guard and Reserve members and eligible surviving spouses buying a home in Northeast Florida. It takes about 10 minutes to read, and it covers the questions I get most from military buyers around NAS Jax, Mayport and Kings Bay.

1 The VA loan in 60 seconds

- **No down payment required** for eligible borrowers with full entitlement. (You can still put money down, and it lowers your funding fee.)
- **No monthly mortgage insurance.** Most low-down-payment loans add PMI or MIP. VA loans don't.
- **No VA loan limit with full entitlement.** Since 2020, borrowers with full entitlement aren't capped by county loan limits. You still have to qualify for the payment.
- **Primary residence only.** You have to live in the home. It can't be a vacation home or a pure investment property.
- **It's reusable.** The benefit isn't one-and-done. More on that in section 3.

You'll need a Certificate of Eligibility (COE). I can usually pull it for you online in minutes, so don't let that slow you down.

2 The VA funding fee (and who doesn't pay it)

Most VA borrowers pay a one-time funding fee. It can be paid at closing or rolled into the loan. The amount depends on your down payment and whether you've used the benefit before.

Down payment	First use	Subsequent use
Less than 5%	2.15%	3.30%
5% to 9.99%	1.50%	1.50%
10% or more	1.25%	1.25%

Purchase and construction loans, rates in effect as of November 2026. The VA can change these.

You're exempt from the funding fee if you receive (or are eligible for) VA compensation for a service-connected disability, if you're an active-duty Purple Heart recipient, or if you're a surviving spouse receiving Dependency and Indemnity Compensation. If you get a disability rating after closing, you may be able to request a refund of the fee you paid. On a $350,000 loan, the fee alone can be over $7,500, so this is worth checking before you close.

3 Using your VA loan a second time

Your VA "entitlement" is the amount the VA guarantees to the lender. It isn't spent the way a gift card is. There are three common ways military buyers use it again:

Sell and restore

Sell the home, pay off the VA loan in full, and your full entitlement can be restored. You're back to no VA loan limit and no required down payment.

Keep the first home and buy again

This is the big one for military families who move every few years. If you still have **remaining entitlement**, you may be able to keep your current home as a rental and buy your next primary residence with another VA loan, sometimes still with no down payment. How much you can borrow at zero down depends on how much entitlement you used and the county loan limit where you're buying.

One-time restoration

If you paid off a VA loan (for example, by refinancing it into a conventional loan) but kept the house, the VA allows a one-time restoration of entitlement. After that, future restorations generally require selling.

> **Why this matters:** plenty of veterans assume they "already used" their VA loan. Many haven't lost anything. The math on remaining entitlement is specific to you, and it's one of the first things I check on a call.

4 Buying on PCS orders

- **You can start before you arrive.** Pre-approval, house hunting by video and contracts can all happen while you're still at your current duty station.
- **Occupancy:** the VA expects you to move in within a reasonable time after closing, generally about 60 days. If you're deployed or on orders, a spouse moving in can often satisfy occupancy. Ask about your situation.
- **Orders count as income proof.** Your LES and orders matter more than a job letter. Bring both.
- **Think about the next move now.** If you'll PCS again in 3 years, the "keep it as a rental" plan in section 3 changes which house makes sense.

5 Florida property tax breaks for disabled veterans

Florida is one of the better states to own a home as a disabled veteran. These are applied by your county property appraiser (Duval, St. Johns, Clay, etc.), not by your lender, but they affect your monthly payment, so plan for them.

Benefit	Who it's for
$5,000 off assessed value	Florida residents with a service-connected disability of 10% or more
Full homestead property tax exemption	Honorably discharged veterans with a 100% permanent and total service-connected disability
Standard homestead exemption	Florida homeowners living in the home as their permanent residence

Applications are generally due to your county property appraiser by March 1 for that tax year. Bring your VA award letter. Rules and amounts are set by Florida law and can change, so confirm with the property appraiser's office.

6 One lender's "no" isn't the final answer

The VA sets the rules for the guarantee, but each lender adds its own rules on top. These are called **overlays**. One lender may want a higher credit score, a lower debt-to-income ratio or more months of history than the next.

That's why a denial at a bank or your credit union doesn't always mean no. As a broker, I can compare options across multiple lenders instead of being stuck with one rulebook. It doesn't guarantee approval. It means your file gets looked at more than one way.

Common reasons military buyers get told no somewhere:

- A credit score just under one lender's cutoff
- Debt-to-income that's close to the line
- Recently separated, with a new civilian job
- Already have a VA loan on another home

7 Myths that cost military buyers

- **"Sellers won't take VA offers."** A strong, well-prepared VA offer competes. Your agent and lender's preparation matter more than the loan type.
- **"I can't get help with closing costs."** Sellers can pay your normal closing costs, plus VA allows seller concessions up to 4% of the price for things like the funding fee or paying off certain debts.
- **"VA is only for first-time buyers."** No. It's reusable, as section 3 shows.

8 Your document checklist

You don't need all of this to have a first conversation. Have it close and the process moves faster.

- ☐ DD-214 (veterans) or statement of service (active duty)
- ☐ Most recent LES, or 30 days of pay stubs for civilian jobs
- ☐ PCS orders, if you're moving here
- ☐ Last two years of W-2s (and tax returns if you have other income)
- ☐ Last two months of bank statements
- ☐ VA disability award letter, if you have one (it can affect the funding fee and your income)
- ☐ Info on any current VA loan or home you own
- ☐ Photo ID

9 Your next step

The fastest way to know where you stand is a 20-minute call. I'll check your eligibility and remaining entitlement, see whether you're funding-fee exempt, and tell you which options fit. No credit pull is needed to talk.

Book your free VA strategy call

musclemortgageguide.com/va-book-your-call · Zoom or phone, your pick
Prefer to text? 912-552-8261

EQUAL HOUSING OPPORTUNITY

Dilan Ashley, Mortgage Loan Officer | NEXA Lending | NMLS #2704096 | NMLS ID 1660690 | Licensed In: FL | AZ BANKER license: BK-2006218. Corporate Address: 5559 S Sossaman Rd Building 1 #101, Mesa, AZ 85212. Equal Housing Opportunity. This is not an offer to enter into an agreement. Not all customers will qualify. Information, rates and programs are subject to change without notice. All products are subject to credit and property approval. Other restrictions and limitations may apply. Disclaimer: All loans subject to qualifying factors. Not all applicants will qualify. Not affiliated with or endorsed by the U.S. Department of Veterans Affairs or any government agency. VA funding fee, entitlement and Florida property tax information is general, as of November 2026, and may change; confirm with the VA and your county property appraiser. Copyright © 2026 | NEXA Lending