■ Military Millionaire Starter Kit

How to Buy Your First Property with $0 Down Using the VA Loan

■ Section 1: Quick Start Checklist

Step 1	Get VA Loan Pre-Approval (COE, DD-214, VA-approved lender)
Step 2	Decide Strategy (house hack vs. starter home)
Step 3	Research Markets (Pensacola, Norfolk, San Antonio, Jacksonville)
Step 4	Analyze Numbers (rent vs. mortgage)
Step 5	Make the Move (negotiate seller credits, close $0 down)

■ Section 2: 5 VA Loan Hacks Every Veteran Must Know

- No PMI (saves you hundreds per month).
- Multi-Family Allowed (up to 4 units with $0 down).
- Refinance Loophole (IRRRL).
- Use Seller Concessions (cover closing costs/repairs).
- Reusable Benefit (use more than once).

■ Section 3: Property Analyzer (Simple)

Purchase Price	______________
Number of Units	______________
Monthly Rent per Unit	______________
Mortgage Payment	______________
Other Expenses	______________
Monthly Cash Flow	Rent - Expenses
Annual Cash Flow	Cash Flow x 12
ROI Estimate	Annual Cash Flow ÷ Price x 100

■ Section 4: Script Templates

For Lenders:
"Hi, I’m a veteran looking to get pre-approved for a VA loan. I plan to purchase a multi-family property (2–4 units). I want to understand my eligibility and options for $0 down."

For Realtors:
"I’m using a VA loan to buy my first home. I’m interested in duplexes, triplexes, or fourplexes in areas with strong rental demand. Can you show me properties where the rent can cover the mortgage?"

■ Section 5: Next Steps

- Get pre-approved this week.
- Download the Property Analyzer and test 2–3 properties.
- Join the Military Millionaire Mastermind (CTA).