

VA COE Checklist + Lender/Realtor Scripts

Educational only — not financial, tax, or legal advice.

COE — Quick Checklist

- Confirm service history qualifies (active duty, reserves, National Guard, or surviving spouse per VA rules).
- Gather docs: SSN, service dates, DD214 or statement of service.
- Request COE via eBenefits/VA.gov or through a VA-approved lender.
- Verify entitlement and funding fee category (disability waivers if applicable).
- Save COE PDF for lender/agent.

Pre-Approval — Lender Doc List

- Last 2 years W-2/1099 (or LES).
- Most recent 2 months pay stubs and bank statements.
- Photo ID, proof of residence, VA disability letter (if any).
- Credit explanation letters if requested.

Lender Call Script

“Hi [Lender], I’m a veteran using a **VA loan** to buy a **2–4 unit** and will **occupy one unit**. Can you review **\$0 down options**, potential **seller credits** for closing costs, and a **2-1 rate buydown**? Please send a side-by-side: standard vs 2-1 buydown vs points (PITI + cash-to-close).”

Follow-ups:

- DTI and reserve requirements for 2–4 units? Any overlays?
- Max seller credits? Timeline for pre-approval letter per offer?

Realtor Outreach Script

“Hi [Agent], I’m a veteran buying a **2–4 unit** with a **VA loan**. I’ll occupy one unit. I’m targeting properties where **rents cover the mortgage**. Are you comfortable with **seller credits**, **VA addendum**, and **2-1 buydown**? My buy box: [price], [rents], [ZIPs], [must-haves]. Can we tour 3–5 options this week?”

Email Templates — Copy/Paste

Lender Scenario Request

Subject: VA 2–4 Unit — Scenario Request Please send three scenarios with PITI + cash-to-close: 1) Standard 2) 2–1 Buydown (seller paid) 3) With points (lower rate) Also confirm max ****seller credits**** allowed and any overlays. Thanks!

Agent Intro

Subject: VA Buyer — 2–4 Unit House Hack I'm a veteran using a ****VA loan**** to buy ****2–4 units**** (occupying one). Looking for properties where ****rents cover the mortgage****. Comfortable with ****VA addendum****, ****seller credits****, and ****2-1 buydown**** deals? Buy box: [price range], [areas/ZIPs], [min rent/unit], [must-haves].