

Your Guide to the VA Loan Process

Veterans United Home Loans



YES

Receive **LOAN** Paperwork



NO

Improve Credit Score with Department of Secondary Approval

Return Paperwork to Loan Officer

Search for Homes, Loan Officer Keeps in Touch

Find Realtor
Talk with Veterans United Realty

Preapproval

Find Home

Negotiate Contract with Seller

Sign Contract

Send Contract to Loan Officer



Loan Sent to Processing

Appraisal

DETOUR

repairs

Repairs Must Be Complete - Appraisers Reinspect

too low

Selling Price Renegotiated With Seller

Repairs/Price Satisfied

property meets requirements

completed

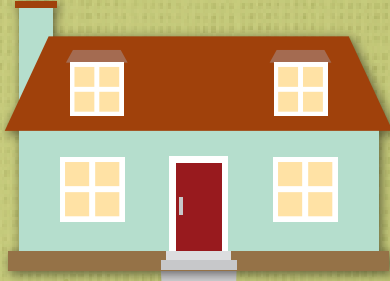
Underwriter Asks for Conditions

Loan is Underwritten

Borrower Provides Conditions in a Timely Manner

Clear to Close

Closing Scheduled & Documents Signed



It's Moving Time!

