

Bay East Consumer Guide

Veterans & Homebuying

What veterans and active-duty service members should know

VA Home Loan Benefits

VA home loans can offer valuable advantages for eligible buyers, including:

- No down payment (for qualified borrowers)
- No private mortgage insurance (PMI)
- Competitive financing options

 Your eligibility/loan terms may vary.

Speak with a lender about your options.

Working With a REALTOR®

REALTORS® are committed to helping veterans navigate the homebuying process with confidence.

Many REALTORS® have earned the Military Relocation Professional (MRP®) certification, providing specialized knowledge for military families and veterans.

Paying for Representation

There are several ways your buyer's agent may be compensated, including:

- Seller-paid compensation negotiated as part of the purchase
- Buyer-paid compensation outlined in your agreement
- Other negotiated arrangements permitted by your transaction

 Your REALTOR® can explain your options.



"You've served our country. Now let us help you find a place to call home."

Understanding Buyer Agreements

Before touring homes, you'll typically sign a written buyer agreement with your REALTOR®.

The agreement outlines:

- Services your agent will provide
- How your agent will be compensated
- Your shared expectations

We're Here to Help

A Bay East REALTOR® can help you:

- ✓ Understand your VA home loan benefits
- ✓ Connect with experienced local professionals
- ✓ Navigate buyer agreements and financing