# VETTED VA TRAINING PROGRAM MAY 2023

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# **Training Access Pricing**

# **Tier 1** Active-Duty Membership

\$2,500 per seat per year

If you're looking for more than just coursework and want to expand to the next level of training and accountability, then you are ready for Vetted VA's Active-Duty Membership. To determine if this is the right move for you, please email info@vettedva.com with the subject "Active Duty" and we'll get you the information you need to start the application process with us.

# Tier 2 Reservist Membership

# \$499 per seat per year

Allows for one-year access to the full Vetted VA LMS library of training. Members can access all Basic Movement courses, Practical Application courses, General Support training courses, and professional resources. Costs start at \$499 with new courses and training aids being developed monthly. Organizations with 10 or more team members are offered a per-seat discount.

1 -10 Seats	\$499.99
11 - 20 Seats	\$449.99
21 - 30 Seats	\$399.99
31 - 40 Seats	\$349.99
41 - Unlimited	\$299.99

For the per-seat discount, all students will be registered via company email. Seats are transferable only if a team member is no longer with the team and only for the remainder of the original purchase duration.

# **Tier 3** Custom Offerings

The Vetted VA training team will teach the course(s) to your team on your preferred platform. We have multiple courses available, please contact training@vettedva.com to schedule a call and go over your team's VA educational needs.

# Tier 4 Public Open Source

Access to the Vetted VA for Professionals Only Facebook group with a network of 4,400 industry professionals. We host weekly live training events on a multitude of VA lending and mortgage market topics, including leadership coaching and shared resources within our private group. More importantly get your VA questions answered, directly with resources.

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#### "THE APPEARANCE OF THE U.S. DEPARTMENT OF DEFENSE (DOD) VISUAL INFORMATION DOES NOT IMPLY OR CONSTITUTE DOD ENDORSEMENT."



# Free

Varies

# **Training for All**

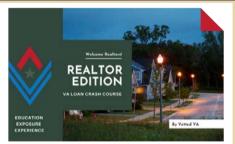
Our public training program provides your organization with VA loan training without the annual membership pricing. Non-network professional organizations can select one or more of the course offerings below. Our network professionals will teach the course of your choosing to your team members virtually or in-person. Contact us at training@vetted.com for more information.



#### 101 VA Loan Crash Course

This introductory presentation covers all things VA loan to include program highlights and six key topic areas. Get your feet wet and prepare to share the word about this incredible Veteran benefit

#### Duration: 1.5hr



#### 104

#### **Realtor** Edition

This introductory presentation covers the VA loan to include program highlights and key topic areas every Realtor should know. This course will prepare you and your Veteran client with their VA loan

Duration: 1.5hr



#### 102

Strong VA Loan Offers & Combating Objectsions

Wondering where to start in helping Veterans make strong VA loan offers? Want to know how to handle VA loan myths? You're in the right place.

Duration: 1hr



#### 105

Understanding VA Loan Entitlement

Ready for some VA loan math? This course covers Veteran entitlement, calculations you need to know, and special circumstances. No calculator needed.

Duration: 1hr

# **Courses in Development**



BUILDS

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# **Credit Series**

- Basics Establishing
- Maintaining
- Repairing





Whether a renter or homeowner, the PCS cycle can be a strenuous one. This course covers how to best prepare you and your family for the Big Move and the vetting of your professional Mortgage & Realtor team to ensure a successful home purchase.



## Working With Veterans

Veterans represent 5% of the US population. New to working with military members. Learn military structure, operations and how to best serve Veterans utilizing their VA loan benefit.

Duration: 1hr

# **Public Training Resources**



YouTube Public Training WWW.YOUTUBE.COM/@VETTEDVA



**Facebook Lives** WWW.FACEBOOK.COM/GROUPS/ VETTEDVA





- Aspects
- Considerations







Vetted VA's Basic Movements is a 12-part series that provides introductory education on the VA Loan program through the VA Lender Handbook (Pamphlet 26-7). Each course is supported by chapters in the handbook, educational materials from official VA sources, professional input from our VVA experts, and supported by various tools for you to add to your VA loan toolbox. Basic Movements courses are required for rank advancement in the VVA network.



#### VA Lender Handbook Familiarization

This course will provide you information that supports the strength, flexibility, speed, and reliability of the Department of VA's Home Loan Program. We want to empower you to be an advocate for Veterans, servicemembers, and spouses and their use of a VA loan. Duration: 1 hour, 6 lessons Quiz: 12 questions/min 80% pass Resources: Downloadable VVA Reference Book and VVA Realtor Glossary



#### VA Loan Types

A VA loan is a lifetime benefit that is guaranteed multiple times over for qualifying members. Advising and assisting members in utilizing and selecting the best VA loan type provides a lender with tangible benefits and great pride in supporting Veterans. This course will cover the many loan types and will take approximately one hour to complete. Duration: 1 hour, 6 lessons Quiz: 25 questions/min 80% pass Resources: N/A



#### VA Funding Fee

This course covers the VA Funding Fee, a staple of the VA loan program's existence. Funding fee rates and exemptions. Duration: 1 hour, 5 lessons. Quiz: 22 questions/min 80% pass Resources: N/A



#### **VA Appraisals**

This course will introduce you to VA Appraisals an includes discussions on a typical process, Tidewater procedure, Reconsideration of Value (ROV), handling appraisal gaps, and debunking misconceptions about home repairs.

Duration: 1 hour, 7 lessons Quiz: 20 questions/min 80% pass Resources: N/A

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### VA LOAN BASIC MOVEMENTS Courses available https://learn.vettedvatraining.com/





#### Veteran Forms

Get familiar with all the documents required to determine VA loan program eligibility and Veteran loan entitlement. Duration: 1 hour, 5 lessons Quiz: 20 questions/min 80% pass Resources: DD214 Training Sample, Certificate of Eligibility (COE) Training Samples



#### Veteran Income

Learn how to verify Veteran income. This course will help you understand service members' pay statements like an LES or RAS, identify other forms of income, calculate residual income and understand its impact on DTI on loan suitability, and more.

Duration: 1 hour 45 minutes, 6 lessons Quiz: 28 questions/min 80% pass Resources: DTI Ratio Calculation Worksheet

#### Courses 1 - 6 required for VVA2 Rank Promotion



#### **Restoration and COE Breakdown**

This course further supports your understanding of the capabilities of VA home loan entitlement, entitlement restorations, the VA 25% guaranty, and its full spectrum of capabilities. Duration: 1 hour, 3 lessons Quiz: 16 questions/min 80% pass Resources: N/A



#### **Acquiring Multiple VA Loans**

Learn how Veterans can use their VA loan benefits to acquire multiple properties, legally under VA guidelines in support of their military moves and post-retirement. Yes, the VA loan can be used for multiple purchases.

Duration: 1 hour, 5 lessons Quiz: 15 questions/min 80% pass Resources: N/A



#### **VA Loan Special Circumstances**

In this course we dive deeper and look at VA loan unique situations you will come across. To include VA loan assumptions, Joint VA loans, split VA entitlements, and VA loan forbearance. Duration: 1 hour, 4 lessons Quiz: 20 questions/min 80% pass Resources: N/A

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#### VA Loan Offers

Learn from our knowledgeable and experienced Vetted VA professionals. Listen in as we share some tips on what it takes to present a strong VA loan offer, things you can and shouldn't do with VA loans, VA guidance on concessions, occupancy guidelines, and VA loan underwriting. Duration: 1 hour, 5 lessons Quiz: No Resources: VVA Reference Book, VVA Realtor Glossary, and Debunking VA Myth White Paper



#### VA Condo Purchase Process

This course is designed to familiarize you with the condominium purchase process using a VA Loan as there are unique considerations such as VA approval requirements, the approval process, and underwriting.

Duration: 1 hour, 5 lessons Quiz: 12 questions/min 80% pass Resources: Downloadable VVA Condo Approval Checklist



#### For Realtors Only (and Everyone Else)

Realtor are the focus, but this course has valuable information for everyone looking to better understand VA loans. We cover what you should know before listing and selling a Veteran's property. Our VVA Pro network's tips for presenting strong VA offers and our Vetted VA Veteran Renters vs. Veteran Buyers analysis supported by data from our partners at Polygon Research. Duration: 1 hour, 4 lessons Quiz: No

Resources: VVA Reference Book, VVA Realtor Glossary



#### Hip Pocket Course (HPC) Practical Application Series (NEW)

These mini courses are developed by our industry experts and supplement Vetted VA's Basic Movement courses. Consider this the hands-on training needed for VA lending and take a deep dive into the "hows" and "whys" of VA loan processes and procedures from calculating income, underwriting, appraisals, VA loan closing, and more.

We always have courses in development and this training program guide is updated periodically to reflect this. For more information visit us at vettedva.com or contact us at training@vettedva.com.

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# EDUCATION EXPOSURE EXPERIENCE

ARE YOU A MORTGAGE PROFESSIONAL? CHECK OUT OUR TRAINING PLATFORM AT WWW.LEARN.VETTEDVATRAINING.COM



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