



VETTED VA
TRAINING
PROGRAM
DECEMBER
2023

<https://learn.vettedvatraining.com>

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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

Varies

Our Vetted VA training team will teach the course(s) to your team on your preferred platform. We have multiple courses (page 2). Contact us at training@vettedva.com to schedule a call and go over your team's VA educational needs. You may also request more information by joining Vetted VA's Facebook Group: VettedVA for Professionals Only.

Tier 4 Public Open Source

Free

Access to the Vetted VA for Professionals Only Facebook group with a network of 5.3K industry professionals. We host weekly live training events on many VA lending and mortgage market topics, including leadership coaching and shared resources within our private group. You can get your VA questions answered, directly with resources and a wealth of expertise. You have a team with Vetted VA!

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Training for All



Free training sessions for you and your team, our organization will provide you with VA loan training without the annual membership pricing. Non-network professional organizations can select a 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



102 Strong VA Loan Offers & Combating Objections

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



103 Working With Veterans

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

Duration: 1hr



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



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

Free Public Training Resources



YouTube Public Training

www.youtube.com/@vettedva



Vetted VA Facebook Lives

www.facebook.com/groups/vettedva

Additional Sessions Available

- 106 Understanding the Reserve and Guard Point System
- 107 VA Appraisals
- 108 VA Joint Loans
- 109 VA Non Allowables (Coming in January 2024)

New VA Loan Topics Published Monthly



VETTED VA
TRUST BUT VERIFY



VA LOAN “BASIC MOVEMENTS” FOR NETWORK MEMBERS

All courses and training materials are accessible at <https://learn.vettedvatraining.com/>

Introducing Vetted VA's Basic Movements. A 12-part series that provides introductory education on the VA Loan program through the pages of the VA Lender Handbook (Pamphlet 26-7). Each course is supported by chapters in the handbook, educational materials from official VA sources, input from our Vetted VA network professionals and VA loan 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

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. Learn about funding fee rates, when they should be applied and how Veterans can earn Funding Fee exemptions helping them save even more on their mortgage loans.

Duration: 1 hour, 5 lessons.
Quiz: 22 questions/min 80% pass
Resources: N/A



VA Appraisals

Let's talk VA Appraisals an includes discussions on a typical appraisal process, Tidewater procedure, Reconsideration of Value (ROV), managing appraisal gaps and a veteran's options, and debunking misconceptions about home repairs.

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



Veteran Forms

Get really familiar with all the documents required to determine VA loan program eligibility and Veteran loan entitlement. Identify forms from different military branches and learn about resources to help Veterans obtain the documentation they need for a VA loan.

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



VA LOAN “BASIC MOVEMENTS” FOR NETWORK MEMBERS

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Restoration and COE Breakdown

Get deeper into the capabilities of VA home loan entitlement. You may be surprised at just how powerful a VA loan is for veterans. Learn about VA home loan entitlement, limits, entitlement restorations, the VA 25% guaranty, and its full power of it's 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 are really digging into the handbook to take a look at VA loan unique situations you may come across. Learn about VA loan assumptions, joint VA loans, splitting VA entitlements among veteran borrowers, and VA loan forbearance.

Duration: 1 hour, 4 lessons Quiz: 20 questions/min 80% pass
Resources: N/A



VA Loan Offers

Learn from our knowledgeable and experienced professionals. Tune in as we share some tips on what it takes to present a strong VA loan offer, things you should and shouldn't do with VA loans, seller concessions, occupancy guidelines, and an intro to 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)

Realtors are the focus, but this course has valuable information for everyone looking to better understand VA loans. Including what you should know before listing a veteran's property and our 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

Courses 7 - 12 are required training for VVA3  Rank Promotion

Vetted VA Professionals have additional responsibilities that they must meet in order to be considered for promotion and the network benefits included.



VETTED VA TRAINING EXPANDED

All courses and training materials are accessible at <https://learn.vettedvatraining.com/>



Hip Pocket Course (HPC) Practical Application Series

These mini-courses are developed by our Mortgage Education Manager who has over 20 years in the business and supplements Vetted VA's Basic Movement courses. Consider these self-paced mini-courses as the hands-on training you may need to perfect your craft. These courses take a deep dive into the "hows" and "whys" of VA loan processes and procedures from calculating income, initial loan file reviews, underwriting, appraisals, VA loan closing, and more.

Free Courses for Veterans

Vetted VA now has FREE self-paced training courses to support the veteran community. All they need to do is join Vetted VA's Facebook group and checked the pin posts to sign up!



This course is a beast. Your Veteran clients will learn the ins and outs of credit for whatever their goals are in life. This course covers it all for absolutely free!

35 lessons covering everything you need to know about credit and 5.5 hours of content on the basics, establishing, maintaining, and repairing Credit

Plus dozens of free resources!!!



If you want to use your VA loan but can't find the type and style of home that you desire, then consider using your VA loan benefits for a VA One-time Close (OTC) Construction loan. What is it? An OTC loan allows you to combine your land purchase and home construction into one single loan. If you are interested in learning more about the requirements, benefits, process, and more, then sign up for this FREE (\$0) course built for you!



We understand that a PCS can be stressful, and we want to support you by providing insight into areas that you won't find on your in and out-processing checklist. We cover the PCS process and have lessons for homeowners and renters. Veterans will learn how to prepare to buy or rent, ways to save PCS funds, and plenty of other considerations. Fully packed PCS checklists provided for free!

JOIN THE COMMUNITY

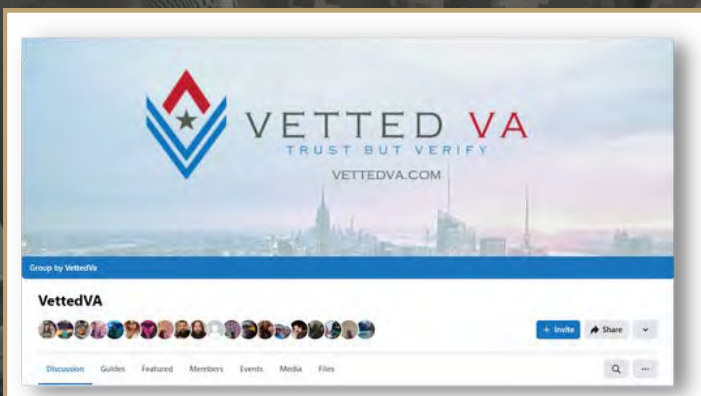
Veterans and their families are encouraged to join the Vetted VA community on Facebook. With 74,000 members here is where VA loan successes are shared, questions are answered, and problem-solving is addressed by a holistic team approach with zero marketing, and zero soliciting.

ETHOS

We create a new standard of service and integrity for Veterans utilizing their VA Home Loan Guarantee.

VISION

The VA Home Loan Guarantee is where we plant our flag 1st because we believe equal access to affordable homeownership opportunity is inherent to each individual and the lowest common denominator for financial success in America. Further, we believe Veterans are identified, targeted, and discriminated against as a definable 'class of consumer'.





REAL ESTATE PROFESSIONAL CONTINUING EDUCATION

vettmed VA will be offering RE CE credit in 2024.



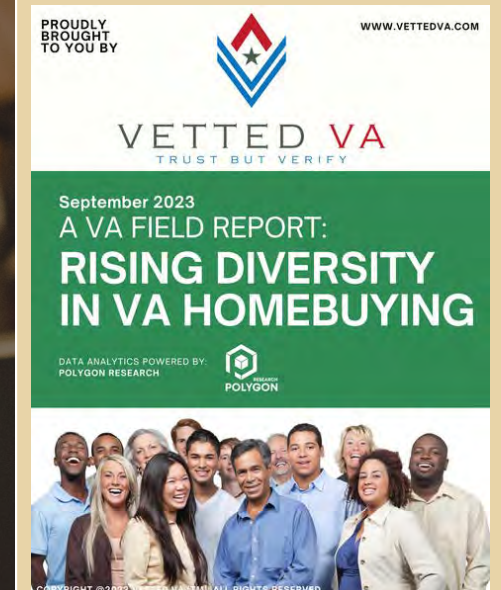
COMING SOON

Vetted VA is seeking course provider approvals across the country so that we can provide real estate professionals with even more value. Expect to engage with our community, continue learning all about VA loans, gain experience, and get continuing education credit in the process.

Our courses will be in-person and online so you can accomplish your annual CE requirements in the method that best suits your needs.

In addition, you will get to meet experts from our vast Vetted VA professional network. Get ready to learn from the source as our courses will break down VA guidelines and provide you with the tools and resources you need to navigate VA loans and become an expert in the field supporting veterans.

**Looking for VA Loan Material for clients or fellow professionals?
Check out our publications free for download at www.vettedva.com**



EDUCATION EXPOSURE EXPERIENCE

ARE YOU A MORTGAGE PROFESSIONAL?
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