



**VETTED VA**  
TRAINING  
PROGRAM  
2024



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# VA LOAN BASIC MOVEMENTS

All courses and training materials are accessible at [learn.vettedvatraining.com](http://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

A course on the strength, flexibility, speed, and reliability of the VA Home Loan Program. We want to empower you to be an advocate for Veterans, servicemembers, and spouses and help us education and increase the use of their earned VA loan benefits.

Duration: 1 hour, 6 lessons  
Quiz: 12 questions/min 80% pass  
Resources: VVA Reference Book and VVA Realtor Glossary



## VA Loan Types

VA loans are a guaranteed lifetime benefit for eligible members. Advising Veterans in utilizing and selecting the best VA loan type for their needs provides a lender with tangible benefits and great pride in supporting Veterans in making the best decision. This course covers the many VA loan types and their uses.

Duration: 1 hour, 6 lessons  
Quiz: 25 questions/min 80% pass  
Resources: N/A



## VA Funding Fee

The VA Funding Fee, is the cost of business for using a VA loan and helps support the VA loan program for all eligible Veterans. Learn about the funding fee, fee rates, when they should be applied, and how Veterans can earn 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

Gain a better understanding on what a typical appraisal process is like. Learn from seasoned professionals on their appraisal experiences and two unique benefits: the Tidewater procedure and a Reconsideration of Value. We also include managing appraisal gaps and ways to help the Veteran community debunk the common misconceptions about home repairs.

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



## Veteran Forms

Need clarity on all the documents required to determine VA loan eligibility and VA loan entitlement? Learn how to identify forms from different military branches and the resources to help Veterans obtain the documentation they need for a VA loan approval.

Duration: 1 hour, 5 lessons  
Quiz: 20 questions/min 80% pass  
Resources: DD214 and Certificate of Eligibility (COE) Training Samples



## Veteran Income

Learn about verifying 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 and loan suitability.

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



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## Restoration and COE Breakdown

Let's expand on the full capabilities and power of VA entitlement. You will be surprised at just how powerful a VA loan is for veterans. Learn about and identify VA entitlement amounts, limits, entitlement restorations, VA's 25% loan guaranty, and its get some practice with scenario based calculations.

Duration: 1 hour, 3 lessons  
Quiz: 16 questions/min 80% pass  
Resources: N/A



## Acquiring Multiple VA Loans

How many VA loans can a Veteran have? 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

Let's take a deeper look into VA loan guidelines and cover unique VA loan situations that you may encounter. Learn about VA loan assumptions, joint VA loans, split VA entitlements and calculations, and the VA's loan forbearance program.

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



## VA Loan Offers

Learn from our professionals and tune in as we share some tips on what it takes to present a strong VA loan offer. The things you should and shouldn't do helping Veterans with their VA loan benefit, seller concessions, occupancy guidelines, and an intro to VA loan underwriting.

Duration: 1 hour, 5 lessons  
Quiz: No  
Resources: VVA Reference Book and Realtor Glossary, Debunking VA Myth White Paper



## VA Condo Purchase Process

VA Condo approval process isn't as difficult as you may think. This course covers how to search for VA approved condos and what is required by VA to get your client to the finish line. Hear from our Condo Expert on his process and get some cool resources to help you as you navigate the process.

Duration: 1 hour, 5 lessons  
Quiz: 12 questions/min 80% pass  
Resources: VVA CondoChecklist



## For Realtors Only (and Everyone Else)

Realtors are our focus in this course, but this course has valuable information for everyone looking to better understand VA loans. We cover what you should know before listing a property and provide a marketing tool: 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 & Realtor Glossary

# COMMUNITY OUTREACH TRAINING

Free training provided by Vetted VA staff and Certified Trainers to your organization.



101

## Veteran's VA Loan Crash Course

This 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.



102

## Real Estate Agent's VA Loan Crash Course

This 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.



103

## Strong VA Loan Offers

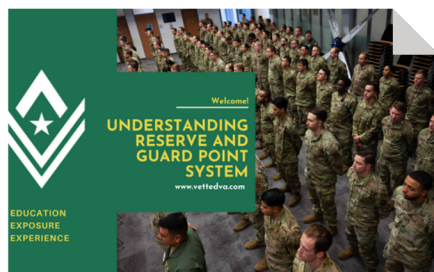
Wondering where to start in helping Veterans make a strong VA loan offer? Want to know how to handle VA loan myths? You're in the right place.



104

## 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.



105

## Understanding the Guard and Reserve Point System

Operating near a Guard or Reserve base and want to educate members on VA loan benefits? This presentation will help them understand the process.



106

## VA Loan Appraisals

This class is jammed packed with all things VA appraisals from eligible properties to repairs and rebuttals. We will be sure to get you the answers to your appraisal questions.



107

## VA Joint Loans

In this class we define joint loans by VA's definition, the VA guaranty and down payment requirements, funding fee and split entitlement calculations and VA underwriting considerations.



108

## Understanding the Home Loan Disclosure

Direct from the Consumer Financial Protection Bureau, this presentation is great to provide to Veterans on how to read and understand their home loan disclosure statement.



109

## Understanding VA Loan Entitlement

VA entitlement is the key to discovering just how much home a Veteran can purchase without a down payment. There are rules and guidelines that aren't as clear in VA guidelines, this class will clarify them.

# ADDITIONAL CLASSES AVAILABLE

Free training provided by Vetted VA staff and Certified Trainers to your organization.



- 110 VA Loan Non-Allowables
- 111 VA OTC Construction Loans
- 112 Flexibility and Strength of a VA Loan
- 113 VA Interest Rate Reduction Refinance Loans

New VA Loan Topics Published Monthly! Have a Class Suggestion? Contact Us!

Vetted VA Certified Trainers desiring to teach Community Outreach Training materials have full access to our LMS Library where all fully developed presentations are maintained. Certified Trainers also have the support of the team for marketing, graphics, and course announcements for professional and personal use and for publishing across Vetted VA socials. For adjustments to training materials or suggestions, contact our training team at [training@vettedva.com](mailto:training@vettedva.com).



## ADVANCED MOVEMENTS

All courses and training materials are accessible at [learn.vettedvatraining.com](http://learn.vettedvatraining.com)

At Vetted VA we don't stop at just the basics of the VA Lender handbook! We are continuously integrating training based around real world situations and mortgage/real estate changes that the Veteran and professional communities need help with! This means, scrutinizing updated guidelines, problem solving and hearing directly from our from agents, lenders, processors, appraisers, VA staff personnel and of course Veterans and more on VA loan problems they are facing!

## Hip-Pocket Courses: Practical Application Series



Enjoy these mini courses developed by our Mortgage Education Manager that has over 20 years' experience in the business. Consider these on-the-job training sessions. As you get to take a step by step, a deep dive into the "hows" and "whys" of VA loan processes and procedures from calculating income, initial loan file reviews, credit underwriting, ordering appraisals, VA loan closing, and more.

- How to Use the LES for Active-Duty borrowers
- Calculating Active-Duty Income
- Calculating Residual Income
- Action Driven Data Points in Initial Loan Review
- Best Practices for Ordering VA Appraisals
- Reviewing the URAR VA Appraisal
- Dealing with Appraised Value Discrepanc

Consider these mini courses, your On-the-Job training and expansion of the Basic Movements courses.



At Vetted VA we don't stop at just the basics of the VA Lender Handbook! We are continuously integrating training content based around real world situations our Veteran and professional communities are facing. This means, scrutinizing updated guidelines, problem solving and hearing directly from our network agents, lenders, processors, appraisers, VA staff personnel and of course Veterans and more on VA loan concerns.



## ACTIVE-DUTY PCS MOVES

Want a better understanding of what it is like for military members during a PCS move? This course will teach you about assignment basics, like the structure of military organizations, types of military moves, typical PCS timelines, monetary allowances, key terms and how you can better support active-duty members.



## VA One-Time Close Construction Loans

The VA OTC loan is the hottest loan topic out today! In this course, we cover what you need to know about the VA's process, tips from partnered lenders and a plethora of good tips to help you and your Veteran clients navigate through the entire process including a VA OTC Guide!



## VA Manual Underwrites

Ready to become highly responsive to AUS findings that trigger a manual underwrite? Or how about how to communicate findings to the underwriter? Get ready to learn the world of VA manual underwriting by diving straight into AUS! Learn how to conduct reviews and analyze AUS responses, the meaning behind it and what is needed to see the VA loan process all the way through.



## VA Renovations Loans with EPM

Equity Prime Mortgage (EPM) has rolled out a VA Renovation loan with a max loan amount of \$100,000! This course walks you through the program matrix, requirements, and provides resources for you. Receive a Certificate of completion that you can send over to EPM to let them know you've had training by us!

If you are new to working with Veterans, we provide training with insight into the Active-Duty, Guard and Reservist world. If you are stationed near a military installation and are looking to learn more about the 'day in a life", we have classes that cover PCS, deployment, and assignment basics, military leadership structures and pay and how you can better support your ever transient military communities.

# WHERE YOU CAN FIND US

Follow our social media accounts or tune into our Pros groups for constant training!



## YouTube Public Training

[www.youtube.com/@vettedva](http://www.youtube.com/@vettedva)



## Facebook Lives

[www.facebook.com/groups/vettedva](http://www.facebook.com/groups/vettedva)



## Professionals Only Group

[www.facebook.com/groups/VettedVAProSupport](http://www.facebook.com/groups/VettedVAProSupport)



## Vetted VA Public Group

[www.facebook.com/groups/vettedva](http://www.facebook.com/groups/vettedva)



## Instagram

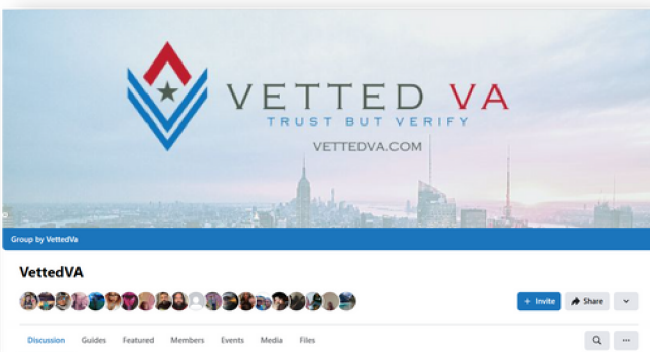
[www.instagram.com/vettedva](http://www.instagram.com/vettedva)



## TikTok

[@vettedvatok](https://www.tiktok.com/@vettedvatok)

The Vetted VA network has over 140 full-time mortgage and real estate professionals across all 50 states. Our professionals go through a rigorous training and leadership development process to better serve their communities, professional organizations and Veterans, and they train hard. The Vetted VA members community is 76,800 strong and growing every day. We host two social media groups, one where Veterans can freely ask questions about mortgage loans and real estate in a pressure free, solicitation free environment that is highly monitored to maintain the utmost professionalism. Our second group is for all professionals where we offer knowledge and support on mortgage and real estate industry topics. We've helped thousands of Veterans and professionals navigate the VA loan process successfully. Join our communities to elevate your VA loan knowledge and experience the benefit and pride in supporting our nation's heroes and their families.



## JOIN THE COMMUNITY

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

# VETTED VA RESOURCES EXPANDED

Free courses for Veterans, Active-Duty Servicemembers, Spouses and More



This training is tailored to Veterans and active-duty service members but everyone can benefit from the information provided. If you a Veteran client struggling to get their credit together or just starting out on their credit journey, they can enroll into our course for free! There are over 30 lessons, 5.5 hours of content on credit basics, consumer protection laws, effectively establishing and maintaining credit as well as how to repair your credit. Plus dozens of free resources!!!



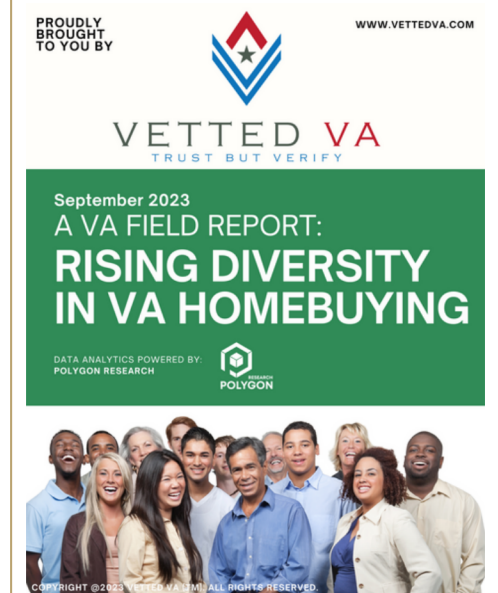
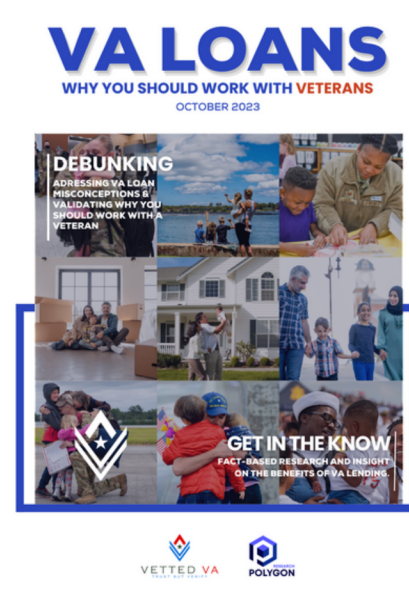
Ready to advise your client on VA OTC, everyone is talking about it. If they want to use a VA loan but can't find the type and style of home, they desire. They should consider using VA loan benefits for a VA One-time Close (OTC) Construction loan. This course covers what they need to know about VA OTC loans which allows them to combine a land purchase and home construction into one single loan. It's also free training!



Our professional network and training team has decades of experience with military moves. We understand that a PCS can be stressful, and we want to support our community by providing insight into areas that a member won't find on an 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!

# VETTED VA PUBLICATIONS

Looking for VA Loan Material for clients or fellow professionals? Check out our publications free for download at [www.vettedva.com](http://www.vettedva.com)



Snag a free Vетted VA publication to provide to your clients and use for marketing research on the VA home loan program and its many benefits. Join our Professionals Only group for the latest and greatest in the VA loan world and join the conversations with other professionals across the country.



**EDUCATION | EXPOSURE | EXPERIENCE**

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