

How To Present A VA Offer Your Seller Will Accept



Hosted by Carlos Scarpero, MMBC Certified Instructor and VA Mortgage Specialist



Jay McMaken

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President



ROSS MORTGAGE | **70**
C O R P O R A T I O N | **YEARS**

70 Year Old Company

Majority of employees are in Michigan

Only one Ohio employee (me!)

VA focused lender- much higher than national average

No lender fees and no processing and underwriting fees on our VA loans



What's Your Why?

Always Do What is Best For the Veteran

•Our Mission

*To fulfill President Lincoln's **promise** "To care for him who shall have borne the battle, and for his Widow, and his Orphan" by serving and honoring the men and women who are America's Veterans.*

Opportunity!

- The Military ***IS*** the USA's Largest Employer With Over 3.1 million Employees worldwide.
- Over **\$182 Trillion Dollars** 2018 - Purchasing Power!!
- 606,321 Mortgage Transactions – 2018
- Veteran Homeownership **Exceeds The National Average By 10%**
- Military Personnel Continue To be Relocated Every 2-5 Years
- Career Service-Members Move Numerous Times, **Repeat Purchase Business!**
- Over 800,000 Veterans in Ohio
- Over 500,000 Wartime – Almost 70%
- 531,542 Residents 42,000 Veterans in Montgomery County



Ohio VA Stats for 2019

- **Total Units = 18,767**
- **Total Volume = \$3,325,009,078**
- **Avg. Loan Amount = \$177,173**
- **Purchase Units = 13,132**
- **Purchase Volume = \$2,340,208,398**
- **Avg. Loan Amount = \$195,068**

3 MANDATORY QUESTIONS

- 1. ARE YOU OR YOUR SPOUSE A VETERAN?**
- 2. ARE YOU ENTITLED TO DISABILITY FROM THE VA?**
- 3. DO YOU HAVE YOUR CERTIFICATE OF ELIGIBILITY YET?**



Department of Veterans Affairs

REFERENCE NUMBER 9042262

CERTIFICATE OF ELIGIBILITY

FOR LOAN GUARANTY BENEFITS

NAME OF VETERAN

SERVICE NUMBER
SOCIAL SECURITY NUMBER

ENTITLEMENT CODE

10

BRANCH OF SERVICE

Marine
Corps

FUNDING FEE EXEMPT

Prior Loans charged to entitlement					
VA Loan Number	State	Loan Amount	Date of Loan	Entitlement Charged	Status
29-29-6-0718181		\$104,193	09/05/2013	\$36,000	Active

THIS VETERAN'S BASIC ENTITLEMENT IS \$0*
TOTAL ENTITLEMENT CHARGED TO PREVIOUS VA LOANS IS \$36,000*

The veteran is eligible for the benefits of Chapter 37, Title 38, U.S. Code, subject to any condition(s) cited below. Basic entitlement for veterans who have not previously used home loan benefits is \$36,000. Additional entitlement is available for most loans in excess of \$144,000. In such cases, the entitlement amount is 25% of the VA loan limit for the county where the property is located. VA county loan limits are adjusted annually, and the current limits are available at www.homeloans.va.gov.

Issued By: Charles V.

Date: May 30, 2017

CONDITIONS

Subsequent Use Funding Fee- The veteran must pay a subsequent use funding fee on any future loan unless veteran is exempt.

Funding Fee - Veteran is exempt from Funding Fee due to receipt of service-connected disability compensation of \$1,019 monthly.

CERTIFICATE OF ELIGIBILITY (COE)

- **LENDER'S "GOLDEN TICKET"**
- **PROVIDES ANY AND ALL INFORMATION REQUIRED TO DETERMINE VETERAN'S ELIGIBILITY**

TWO DISTINCT FACTORS TO CONSIDER:

- 1. ELIGIBLE- VETERAN EARNED THE VA HOME LOAN BENEFIT. E/E**
- 2. QUALIFICATION- VETERANS QUALIFY BY THEIR CREDIT AND INCOME.**

IT IS POSSIBLE TO BE ELIGIBLE AND NOT QUALIFY. IT IS ALSO POSSIBLE TO QUALIFY AND NOT BE ELIGIBLE!

VA FUNDING FEE

Type of Loan	Down Payment	Percentage for First-time Use	Percentage for Subsequent Use
Purchase Loans	None	2.30%	3.60%
	5 percent or greater and less than 10 percent	1.65%	1.65%
	10 percent or greater	1.40%	1.40%
Cash-out Refinance Loans	N/A	2.30%	3.60%
IRRRLs	N/A	0.50%	0.50%
Loan Assumptions	N/A	0.50%	0.50%

VA MYTH BUSTING

COMMON VA MYTHS

- 1. ZERO DOWN = WEAK BUYER**
- 2. VA LOANS ARE HARDER TO GET THROUGH UNDERWRITING**
- 3. VA LOANS TAKE LONGER TO CLOSE**
- 4. THE SELLER HAS TO PAY THE VETERAN'S FEES**
- 5. YOU CAN ONLY HAVE ONE VA LOAN AT A TIME**
- 6. VA APPRAISALS ARE TOUGHER**

VA MYTH BUSTING

COMMON VA MYTHS

- 1. ZERO DOWN = WEAK BUYER**

VA BUYER OF 2019



- **83% OF VETERANS USE THEIR VA BENEFIT AFTER ACTIVE DUTY**
- **29% OF VETERANS 25 AND OLDER HAVE AT LEAST A BACHELOR'S DEGREE IN 2018**
- **29% OF THE TOTAL POPULATION HAD A BACHELOR'S DEGREE**
- **MEDIAN HOUSEHOLD INCOME FOR VETERANS \$73,769**
- **VS \$51,048 OHIO CIVILIANS**
- **481,368 OHIO VETERANS WITH A SERVICE-CONNECTED DISABILITY**

<https://www.census.gov/quickfacts/veterans.html>

<https://www.census.gov/quickfacts/civilians.html>

VA BUYER STATISTICS

2018 VA BUYER

- **83% OF VETERANS USE THEIR VA BENEFIT AFTER ACTIVE DUTY**
- **29% OF VETERANS 25 AND OLDER HAVE AT LEAST A BACHELOR'S DEGREE IN 2017**
- **29% OF THE TOTAL POPULATION HAD A BACHELOR'S DEGREE**
- **ANNUAL MEDIAN HOUSEHOLD INCOME OF VETERANS \$73,769 VS. \$55,775 CIVILIANS**
- **10.1 MILLION VETERANS WITH A SERVICE-CONNECTED DISABILITY RATING**



THE VA BORROWER 2018

- **MEDIAN FICO- 718**
- **MEDIAN LIQUID ASSETS- \$16,989**
- **MEDIAN HOUSEHOLD INCOME- \$73,769**
- **AVERAGE LOAN AMOUNT- \$253,261**
- **VETERANS THAT MADE A DOWN PAYMENT- 28%**

WHO IS THE STRONGER BUYER?

BUYER A=

FHA BUYER 2018

BUYER A

- **MEDIAN FICO SCORE: 680**
- **MEDIAN HOUSEHOLD INCOME: \$55,775**
- **AVERAGE LOAN AMOUNT: \$195,068**

BUYER B=

THE VA BUYER 2018!

BUYER B

- **MEDIAN FICO SCORE: 718**
- **MEDIAN HOUSEHOLD INCOME: \$73,769**
- **AVERAGE LOAN AMOUNT: \$259,687**

VA MYTH BUSTING

1. ZERO DOWN = BAD BUYER



2. VA LOANS ARE HARDER TO GET THROUGH UNDERWRITING

VA UNDERWRITING

- **“UNDERWRITERS ARE ENCOURAGED TO CONSIDER TO EVERY POSSIBLE APPROPRIATE FACTOR IN SEEKING A PROPER BASIS FOR APPROVING LOAN APPLICATIONS FOR EVERY QUALIFIED VETERAN”**

VA PAMPHLET 26-7, VA LENDER HANDBOOK, CURRENT ISSUES

- **“AS LONG AS LENDERS DOCUMENT THEIR REASONING, IT IS EXTREMELY UNLIKELY THE VA STAFF WOULD EVER TAKE ISSUE WITH THEIR DECISION.”**
-

BILL WHITE, CIRCA 1944

WHY DO LENDERS WANT TO DO VA LOANS MORE THAN CONVENTIONAL AND FHA?

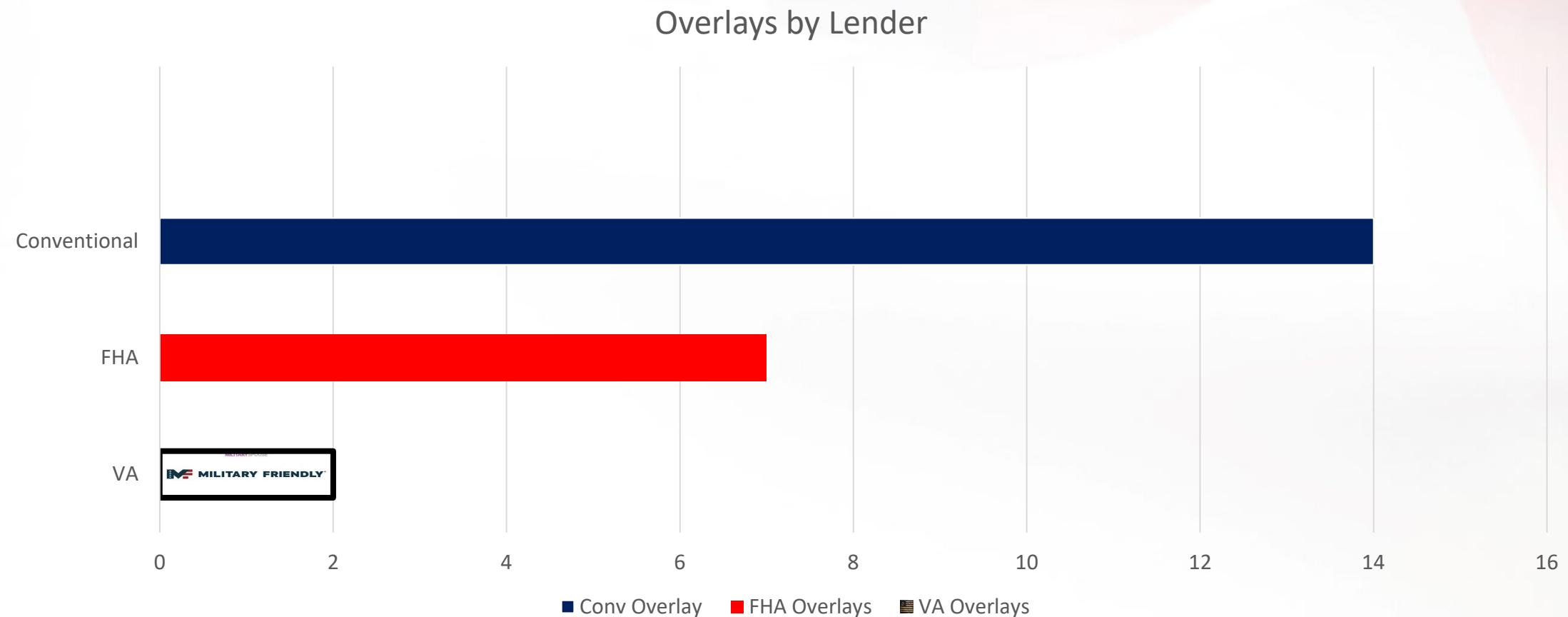
PORFTOLIO PERFORMANCE/ DEFAULT %

- **VA - EXCELLENT - .89%**
- **CONV- OK - 1.1%**
- **FHA - POOR - 4.4%**
- **PUBLIC IMAGE**
- **LOOKS GOOD FOR LENDERS TO HELP VETERANS**

LENDER PROTECTION FOR BORROWER DEFAULT

- **FANNIE MAE & FREDDIE MAC -
NONE**
- **GINNIE MAE - FHA - POSSIBLE
PAYOUT ON CLAIM**
- **GINNIE MAE - VA - GUARANTEED
COVERAGE**

LENDER OVERLAYS- RISK PROTECTION LAYERS



VA MYTH BUSTING

- 1. ZERO DOWN = BAD BUYER- BUSTED**
- 2. VA LOANS ARE HARDER TO GET THROUGH UNDERWRITING**
- 3. VA LOANS TAKE LONGER TO CLOSE**

BUSTED



VA LOANS TAKE LONGER TO CLOSE

- **99% OF ALL LENDERS HAVE “AUTOMATIC UNDERWRITING AUTHORITY”**
- **AVERAGE TURN TIME FOR APPLICATION TO CLOSE**
 - 2018:
•24 DAYS!!!

VA MYTH BUSTING

- 1. ZERO DOWN = BAD BUYER- BUSTED**
- 2. VA LOANS ARE HARDER TO GET THROUGH UNDERWRITING- BUSTED**
- 3. VA LOANS TAKE LONGER TO CLOSE BUSTED**
- 4. SELLER HAS TO PAY FOR VETERANS FEES**

UNALLOWABLE AND ALLOWABLE FEES

- **THE FOLLOWING FEES ARE ALWAYS UN-ALLOWED IF A 1% ORIGINATION FEE IS CHARGED:**
- **LENDER'S APPRAISAL – THE VETERAN CAN ONLY BE CHARGED FOR 1 APPRAISAL UNLESS VA DEEMED A SECOND APPRAISAL MANDATORY**
- **LENDER'S INSPECTION – IF IT IS NOT REQUIRED ON THE APPRAISAL/NOV, IT CAN NOT BE CHARGED TO THE VETERAN**
- **SETTLEMENT FEE, ESCROW FEE, CLOSING FEE**
- **DOCUMENT PREPARATION FEE**
- **UNDERWRITING FEE**
- **PROCESSING FEE**
- **APPLICATION FEE – A VETERAN CAN BE CHARGED UP FRONT THE COST OF THE APPRAISAL AND CREDIT REPORT TO ENSURE THE LOAN OFFICER IS NOT STUCK WITH THOSE FEES IF THE VETERAN WALKS AWAY FROM THE DEAL.**
- **PEST INSPECTION FEE * - **ALSO ACCEPTABLE TO VA IF THE HOME INSPECTION REPORT INCLUDES IT BUT SAYS \$0****
- **ATTORNEY FEES IF FOR SOMETHING OTHER THAN TITLE WORK**
- **ASSIGNMENT FEE**
- **COPYING FEE**
- **E-MAIL FEE**

VA MYTH BUSTING

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- 2. VA LOANS ARE HARDER TO GET THROUGH UNDERWRITING- BUSTED**
- 3. VA LOANS TAKE LONGER TO CLOSE- BUSTED**
- 4. SELLER HAS TO PAY FOR VETERANS FEES**
- 5. YOU CAN ONLY HAVE ONE LOAN**

BUSTED



A faint, semi-transparent American flag serves as the background for the title, with its stars and stripes visible through the text.

ENTITLEMENT/ELIGIBILITY

WHO IS ELIGIBLE?

<u>ERA</u>	<u>Dates</u>	<u>Minimum Service</u>
WWII	9/16/40 – 7/25/47	90 Continuous Days
Peace Time	7/26/47 – 6/26/50	181 Days
Korean	6/27/50 – 1/31/55	90 Days
Post-Korean	2/1/55 – 8/4/64	181 Days
Vietnam	8/5/64 – 5/7/75	90 Days
Post Vietnam	5/8/75 – 9/7/80	181 days
Post Vietnam	9/8/80 – 8/1/90	2 Years
Persian Gulf	8/2//90 -Undetermined	2 Years or period called to active duty not < 90 Days

<u>Other Eligible Persons</u>	<u>Minimum Service Required</u>
Active Duty Member**	90 Continuous Days (181 During Peacetime)
Active Reserve or National Guard	6 Years in Selected Reserves With 16 points
Unmarried Surviving Spouse	No Time Requirement. Veteran Must have died on Active Duty or From a Service Connected Disability.
POW/MIA Spouse	Veteran Must been POW or MIA for 90 Days.



Department of Veterans Affairs

REFERENCE NUMBER 9042262

CERTIFICATE OF ELIGIBILITY

FOR LOAN GUARANTY BENEFITS

NAME OF VETERAN

SERVICE NUMBER
SOCIAL SECURITY NUMBER

ENTITLEMENT CODE 10

BRANCH OF SERVICE Marine Corps

FUNDING FEE EXEMPT

Prior Loans charged to entitlement					
VA Loan Number	State	Loan Amount	Date of Loan	Entitlement Charged	Status
29-29-6-0718181		\$104,193	09/05/2013	\$36,000	Active

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The veteran is eligible for the benefits of Chapter 37, Title 38, U.S. Code, subject to any condition(s) cited below. Basic entitlement for veterans who have not previously used home loan benefits is \$36,000. Additional entitlement is available for most loans in excess of \$144,000. In such cases, the entitlement amount is 25% of the VA loan limit for the county where the property is located. VA county loan limits are adjusted annually, and the current limits are available at www.homeloans.va.gov.

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CONDITIONS

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Funding Fee - Veteran is exempt from Funding Fee due to receipt of service-connected disability compensation of \$1,019 monthly.

Certificate of Eligibility (COE)

- Lender's "Golden Ticket"
- Provides any and ALL information required to determine Veteran's **eligibility**

Two distinct factors to consider:

1. **ELIGIBLE**- Veteran **EARNED** the VA Home Loan Benefit. E/E
2. **Qualification**- Veterans **QUALIFY** by their credit and income.

It is possible to be Eligible and NOT qualify. It is also possible to Qualify and not be Eligible!

COMMON MYTHS ASSOCIATED WITH ENTITLEMENT

I'M TALKING VETERANS ENTITLEMENT, NOT MILLENNIAL ENTITLEMENT)

1. YOU CAN ONLY HAVE 1 VA LOAN AT A TIME
2. IF YOU FORECLOSE ON A VA LOAN YOU CAN NEVER HAVE ANOTHER ONE.



ENTITLEMENT
IS ALWAYS 25% !!!
OF THE MAX LOAN GUARANTY

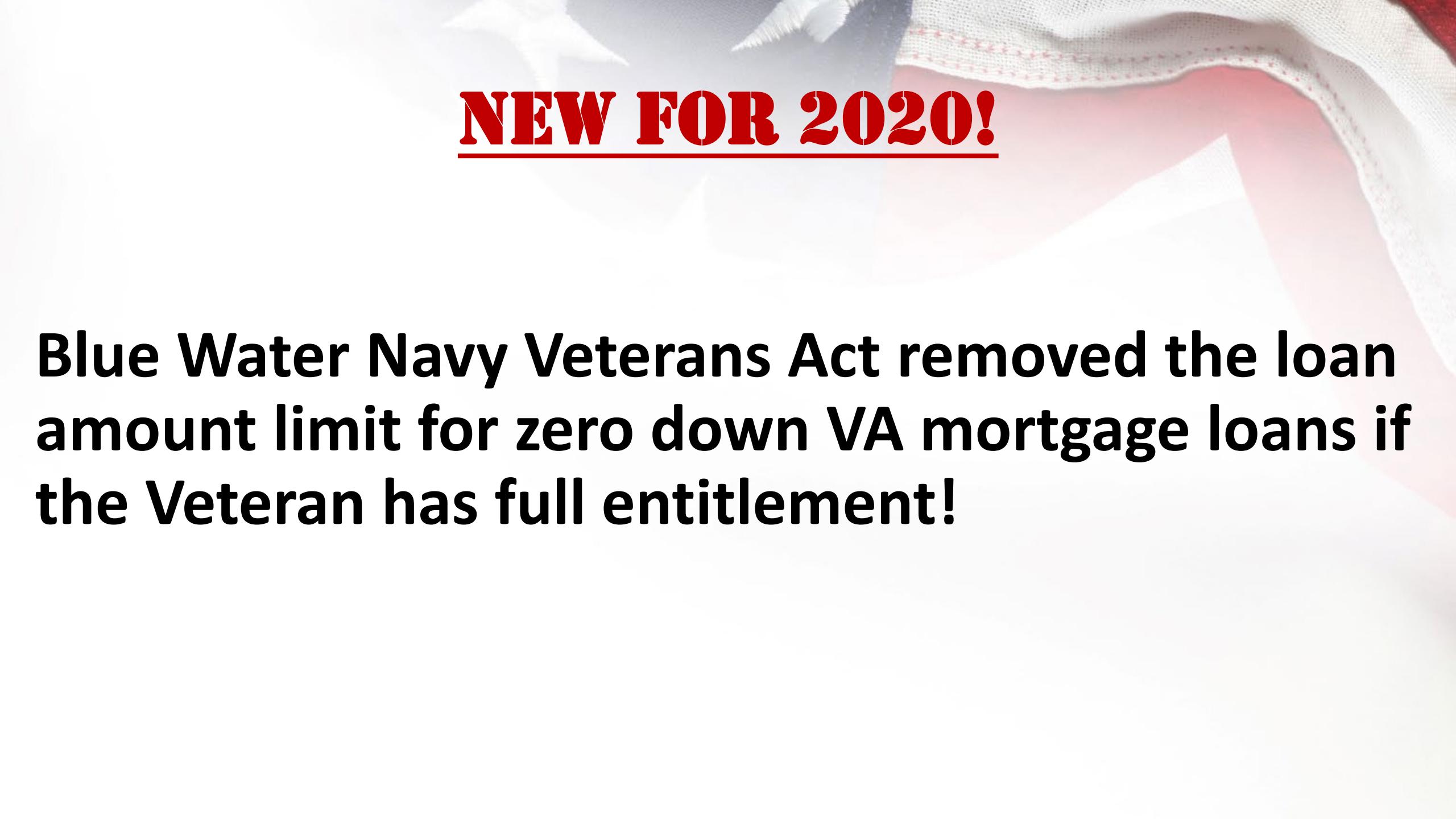
A close-up, slightly blurred image of the American flag, showing the stars and stripes. The colors are soft and out of focus, creating a patriotic background for the text.

**SO WHERE DO THESE MYTHS
COME FROM??**

MYTH#1- YOU CAN ONLY HAVE 1 VA LOAN AT A TIME!

EVERY VETERAN HAS 2 SETS OF ENTITLEMENT

- **BASIC ENTITLEMENT**
 - 1970- VETERANS HOUSING ACT
 - ESTABLISHED VA LOAN
 - 1974- VETERANS HOUSING ACT- REVISION
 - MODIFIED BENEFIT TO ALLOW RESTORATION OF ENTITLEMENT
- **\$0-\$144,000**
- **VETERANS GET \$36,000**
- **THIS IS 25% OF \$144,000**
- **BONUS ENTITLEMENT**
 - 2004- VETERANS BENEFIT IMPROVEMENT ACT
 - INCREASED GUARANTEE TO MAX COUNTY LOAN LIMIT
 - **\$144,001 – COUNTY MAX (\$510,300)**
 - **VETERANS ALSO GET AN ADDITIONAL 2ND TIER**
 - **THIS IS 25% OF LOAN AMOUNT OR MLG WHICHEVER IS LESS**

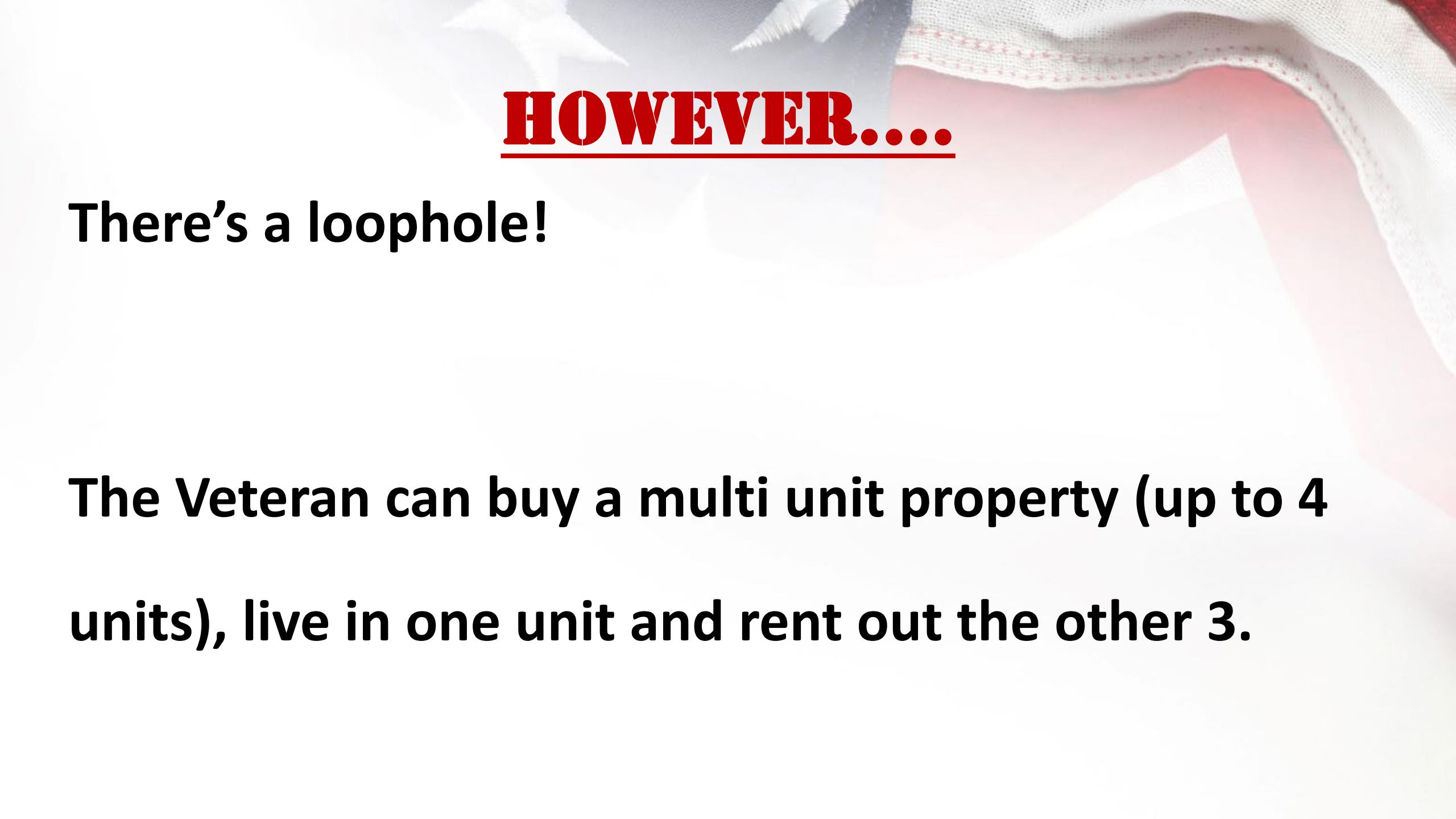
A close-up, high-contrast image of the American flag, focusing on the stars and the red and white stripes. The stars are white on a dark blue background, and the stripes are a vibrant red against a white background. The texture of the fabric is visible.

NEW FOR 2020!

Blue Water Navy Veterans Act removed the loan amount limit for zero down VA mortgage loans if the Veteran has full entitlement!

WARNING!

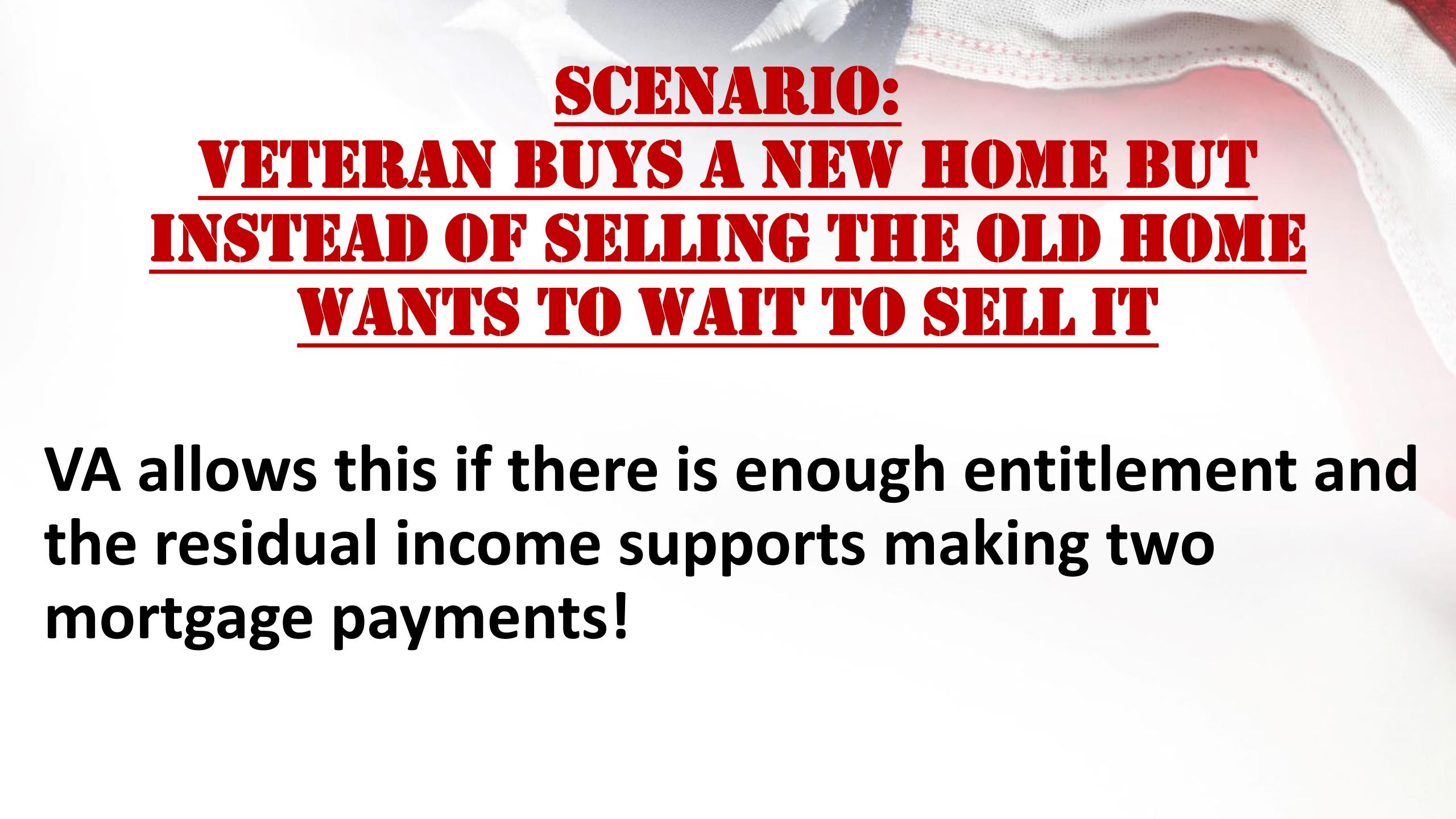
VA mortgage loans can only be used for owner occupied properties. You cannot use it to build a rental portfolio!

A large, slightly wrinkled American flag is visible in the background, with its stars and stripes visible through the text.

HOWEVER....

There's a loophole!

The Veteran can buy a multi unit property (up to 4 units), live in one unit and rent out the other 3.



SCENARIO:
VETERAN BUYS A NEW HOME BUT
INSTEAD OF SELLING THE OLD HOME
WANTS TO WAIT TO SELL IT

VA allows this if there is enough entitlement and the residual income supports making two mortgage payments!

HOW TO CALCULATE...

**SUBTRACT THE FIRST VA MORTGAGE TAKEN OUT FROM \$510,300 =
REMAINDER THAT CAN BE USED FOR ZERO DOWN**

EXAMPLE:

**HAS A VA MORTGAGE FOR \$100,000. WANTS TO BUY ANOTHER HOME
AND KEEP THE FIRST ONE.**

CAN GO UP TO \$410,300 ON THE NEW HOME AT ZERO DOWN

WARNING!

When doing this keep in mind that you must use bonus entitlement.

This means that the new home loan for the second home must be for \$144,000 or higher

WHAT IF THEY GO OVER

WHEN THE TOTAL OF THE TWO MORTGAGES IS OVER
\$510,300, THEN THE VET HAS TO PAY 25% OF THE
DIFFERENCE AS A DOWN PAYMENT

EXAMPLE

**HAS A VA MORTGAGE FOR \$100,000. WANTS TO BUY ANOTHER HOME
AND KEEP THE FIRST ONE. CAN GO UP TO \$410,300 ON THE NEW HOME
AT ZERO DOWN**

BUT THEY WANT TO SPEND \$510,300 ON THE NEW HOME.

**IN THIS CASE, THE VET NEEDS TO PUT DOWN AT LEAST \$25,000 (25%
OF THE \$100,000 OVERAGE**

MYTH #2- IF YOU FORECLOSE ON A VA LOAN, YOU CAN NEVER USE IT AGAIN!

VA Department of Veterans Affairs

REFERENCE NUMBER [REDACTED]

NAME OF VETERAN [REDACTED]

SERVICE NUMBER [REDACTED]

SOCIAL SECURITY NUMBER [REDACTED]

ENTITLEMENT CODE 10 BRANCH OF SERVICE Army FUNDING FEE NON EXEMPT

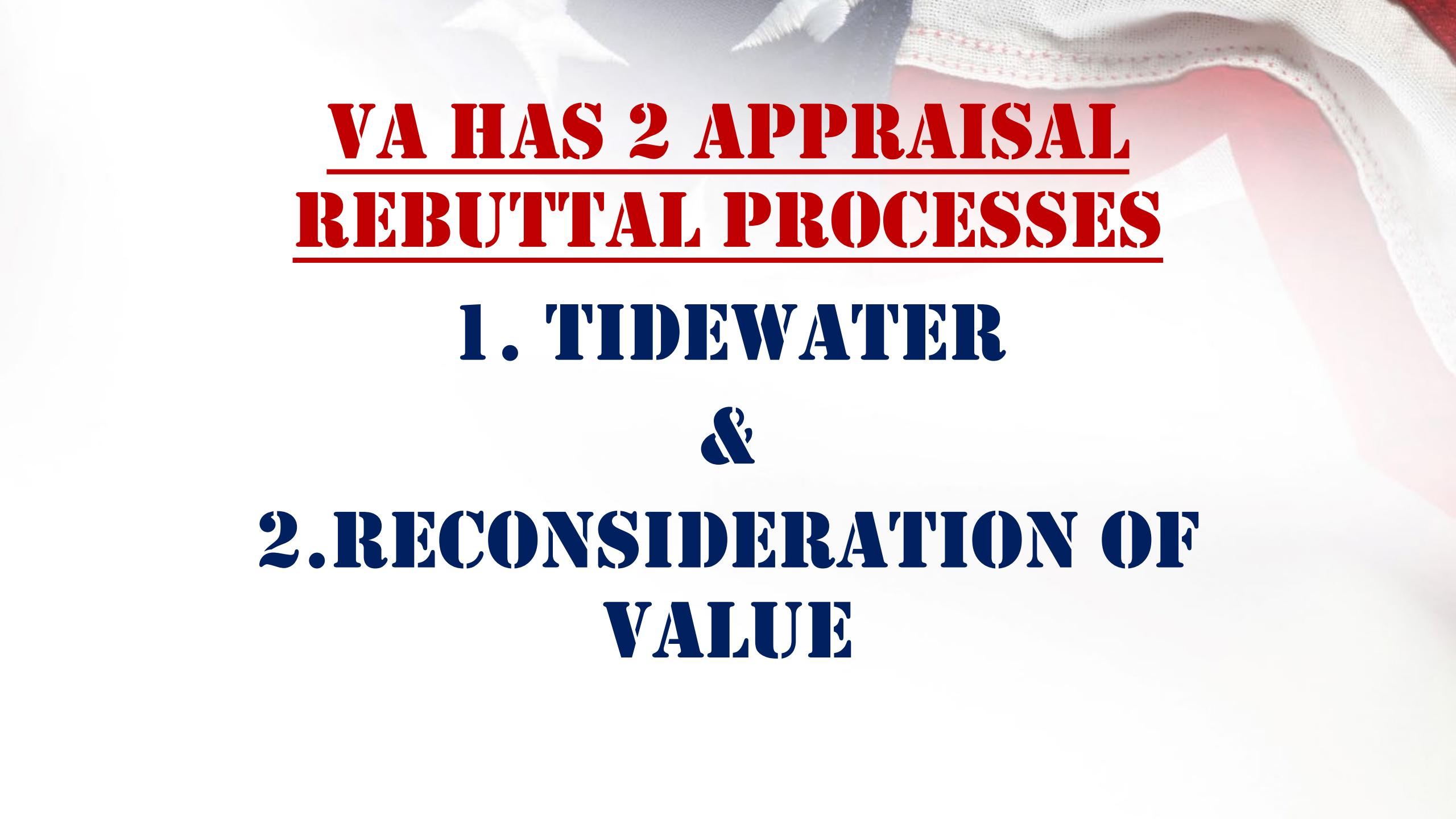
Prior Loans charged to entitlement					
VA Loan Number	State	Loan Amount	Date of Loan	Entitlement Charged	Status
[REDACTED]		\$72,930	04/30/1997	\$29,172	Foreclosure/Deed In Lieu

THIS VETERAN'S BASIC ENTITLEMENT IS \$6,828*
TOTAL ENTITLEMENT CHARGED TO PREVIOUS VA LOANS IS \$29,172*

- Veteran's previous home was foreclosed, his entitlement charged **\$29,172**
- This cancels out his basic entitlement of **\$36,000**
- Vet **MUST** use his bonus entitlement, which begins at **\$144,001** or higher
- What if entitlement charged is higher than \$36,000? Using up a portion their bonus entitlement?
 - Subtract the entitlement charged from the beginning entitlement of **\$121,088** to find the entitlement left. Multiply by 4 to find the loan amount. The vet must **QUALIFY** for the loan amount!

VA MYTH BUSTING

- 1. ZERO DOWN = BAD BUYER- BUSTED**
- 2. VA LOANS ARE HARDER TO GET THROUGH UNDERWRITING- BUSTED**
- 3. VA LOANS TAKE LONGER TO CLOSE- BUSTED**
- 4. SELLER HAS TO PAY FOR VETERANS FEES- BUSTED**
- 5. YOU CAN ONLY HAVE ONE LOAN** **BUSTED**
- 6. VA APPRAISALS ARE HARDER**



A faint American flag is visible in the background of the slide, with its stars and stripes visible against a white background.

VA HAS 2 APPRAISAL REBUTTAL PROCESSES

1. TIDEWATER

&

**2. RECONSIDERATION OF
VALUE**

TWO PROCESSES TO INCREASE VALUE

TIDEWATER

Phase I

1. Appraiser has not been given value yet
2. Appraiser MUST Initiate “Tidewater Alert”
3. 48 Hours To Turn In 3 Comps

Phase II

- The Appraiser has either...
 - a. Received comps that support purchase price
 - b. Received comps that do not support PP
 - c. Received no comps or response in 48hrs

Phase III

1. The Appraiser issues a value
2. The Appraiser send the Appraisal to the Lender

RECONSIDERATION OF VALUE

Phase I

1. The Lender receives the appraisal back from the Appraiser
2. The “STAFF APPRAISAL REVIEWER” (SAR) enters the “Notice of Value” (NOV) into the VA system and that value is attached to the Property and the Veteran’s SSN for 6 months.

Phase 2

1. The Veteran must “REQUEST IN WRITING” for the Lender to Initiate “RECONSIDERATION OF VALUE” (ROV)
2. (SAR) at Lender sends requested dollar amount for new value to the (SAR) at the VA who has 15% authority .

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BUSTED

VA Seller Concessions Rule

A Seller Concession is -

•Anything of value added to the transaction by the Builder or Seller for which the Buyer pays nothing additional, and which is not considered customary.

•VA's Seller Concession rule is not the same as that directed by HUD!

**•The Maximum Seller Concession for VA Loans is 4% of the established reasonable value
(Plus Closing Costs)**

•The 4% only limits Seller Contribution toward the items in the following slide...

Items Limited By VA Seller Concession Rule

- **Payment of the Veteran's VA Funding Fee**
- **Prepayment of the Veteran's Taxes and/or Insurance**
- **Gifts Such as TV's or Appliances**
- **Payment of Extra Points That is Beyond What Current Market Conditions Dictate**
- **Provision of Escrowed Funds to Provide Temporary Interest Rate Buy-Downs**
- **Payoff of Credit Balances or Judgments on Behalf of the Buyer**

Sellers Contribution Towards Closing Costs

- **In Addition to the 4% Seller Concessions, Sellers/Lenders Can Assist With:**
- **Payment of VA Allowable Closing Costs Above 4% Seller Concession Amounts (Appraisal, Credit Report, Recording Fees and Taxes, Title Work, Origination Fee, etc.)**
- **Payment of Points as Appropriate to the Market**

WHY SHOULD A SELLER ACCEPT A VA OFFER?

- **PRESENTATION FROM THE BUYER'S AGENT IS EVERYTHING!**
- **EASIER UNDERWRITING AND HAVE LITTLE TO NO LENDER OVERLAYS**
- **ZERO DOWN DOESN'T = INFERIOR BUYER LIKE FHA – IT'S A VETERAN RIGHT**
- **VA APPRAISAL HAVE 2 ADDITIONAL OPTIONS WHEN VALUE IS NOT REACHED BY THE APPRAISER – CONVENTIONAL AND FHA DO NOT**
- **VA LOAN ARE MORE VALUABLE TO LENDERS FOR PORTFOLIO PERFORMANCE, GUARANTEED DEFAULT PROTECTION, AS WELL AS PUBLIC IMAGE**
- **IT IS ONE OF THE GREATEST WAYS TO HONOR A VETERAN AND SAY "THANK YOU FOR YOUR SERVICE" FOR A SELLER TO PARTICIPATE IN THEIR HOME OWNERSHIP DREAM, THEY WILL BE THE BEST NEIGHBORS YOUR NEIGHBORS WILL EVER HAVE**



Hello,

My client, CaptainAmerica, has submitted an offer on your property. I'm sending this letter to you today to kindly ask that you take a careful consideration when it comes to reviewing Mr. America's offer. Not only being an excellent borrower, Mr. America is a United States Veteran. He is entitled to a loan that most home owners can only dream of getting.

Contrary to what you may have been told in the past, VA mortgages are one of the easiest and most secure loans to close in our industry. It is my duty as an approved VA lender and a veteran myself, to do anything and everything in my power to ensure that the client is approved for his new mortgage with as little delay and resistance as possible.

As with any purchase, there could be unforeseen issues that may have to do with the property or even the client. However, we here at Ross Mortgage, pride ourselves in pre-qualifying our clients prior to even allowing them to go shopping for a new home.

We hope that you take consideration in this offer and know that if you happen to accept Mr. America's offer, you will not only be helping a person who fought to protect our freedoms obtain the dream of homeownership, but you will be but helping his family, something else he takes great pride in.

Should you have any questions at all, please feel free to call me on my cell phone listed below.

Have a great day and thank you again for your time!

A handwritten signature in blue ink, appearing to read "Eric Ensley".

Eric Ensley
810.869.5473
eric.ensley@rossmortgage.com

VA Regional Loan Center

877-827-3702

Option - 1 Veterans

Option2- Lenders/Realtors

NATIONAL ASSOCIATION OF REALTORS

“MRP CERTIFICATION”

BENEFITS:

- **TRAINING ON HOW TO BEST COUNSEL U.S. SERVICE MEMBERS AND THEIR FAMILIES TO FIND HOUSING SOLUTIONS THAT BEST SUIT THEIR NEEDS IN A MILITARY RELOCATION CALLED A PERMANENT CHANGE OF STATION (PCS)**
- **EDUCATION ON HOW ELIGIBLE ACTIVE-DUTY SERVICE MEMBERS AND VETERANS CAN LEVERAGE VA FINANCING BENEFITS IN THE PURCHASE OF THEIR HOME**
- **DIFFERENTIATION AS AN MRP AT REALTOR.ORG AND REALTOR.COM**
- **ACCESS TO AN EXCLUSIVE ONLINE NETWORK TO LOCATE OTHER MILITARY RELOCATION PROFESSIONALS FOR REFERRALS AND TO SHARE IDEAS**
- **USE OF THE MRP LOGO AND MARKETING MATERIALS TO PROMOTE TO CONSUMERS AND PEERS**
- **QUARTERLY E-NEWSLETTER**

Ohio Property Tax Exemption for 100% Disabled Veterans!!!

**A Disabled Veteran in Ohio may
receive up to a \$50,000 tax exemption
of the market value on his/her
primary residence if the Veteran is
100% disabled.**



Recommended Facebook Groups

Wright Patt Housing Chat

Vets and Friends Networking

MMBC Dayton Alumni

Real Estate Agents Who “Get It”

PM me for an invite!



Let's Stay in Touch!

Carlos Scarpero

VA Mortgage Specialist

Ross Mortgage Corporation

[www.Facebook.com/cscarpero](https://www.facebook.com/cscarpero)

www.Scarpero.com

937-572-3713

cscarpero@rossmortgage.com



A graphic featuring a stylized American flag in the background. The top half shows white stars on a dark blue field, and the bottom half shows red and white horizontal stripes. Superimposed on the flag are five dark silhouettes of soldiers in various poses, some holding rifles. Overlaid on the top of the flag is the text "THANK YOU!!!!" in a large, bold, black-outlined font.

THANK YOU!!!!