

Pre-Approval for: **John & Jane Doe**  
(Please list names on contract exactly that way)  
Purchase Price: **\$400,000**  
Loan Type: **VA**  
Closing time: **28 days**  
Special Notes: **ZERO Seller credit requested** – We as the buyers Lender  
(Military Home Loans) will cover the VA non-allowed fees.

**Sellers and Listing Agents** – PLEASE CALL us with your questions, concerns, or request. We are happy to talk with you about why this is the offer you should accept!!!

Office = 619-422-5900

Our military members sacrifice so much for our country. Please consider accepting this VA offer as one of your ways of giving back.

We look forward to a successful transaction together.

Very Respectfully,



Ken Bates  
Mr. VA  
NMLS #253312

### What's been reviewed?

#### Going into the Pre-Approval

- |                   |                    |
|-------------------|--------------------|
| ✓ Credit          | ✓ Tax Returns      |
| ✓ Income          | ✓ Family Issues    |
| ✓ Assets          | ✓ Other Properties |
| ✓ DTI             | ✓ VA Eligibility   |
| ✓ Residual Income | ✓ DU Approval      |

**We check everything upfront  
So there are no surprises later on.**

Check us out: 33 reviews and 32 are 5 stars!  
[mil-loans.com/reviews](http://mil-loans.com/reviews)

**Listing Agent** "Thank you so much to Military Home Loans and it's amazing team for an **AMAZING** job closing a **VA loan in less than 30 days on my listing** in Carmel Valley. In my experience as a listing agent and all of the stress that comes with the unknowns of the buyer's lender, **I have never in my life had a loan process go this smoothly.** I was absolutely blown away by how quickly everything went. Melissa really brought it home at the end and I really appreciated her follow up and initiative. Your team is absolutely amazing and I have your information permanently saved in my computer if I ever need a VA loan for a client. **I was told so many horror stories about VA loans but you proved every rumor false!** You guys really are the best. Thank you so much again!!" Nicole M



## VA – Amendment to Contract

Property Address	Loan Number:  <b>TBD</b>
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It is expressly agreed that notwithstanding any other provisions of this contract, the purchaser shall not incur any penalty by forfeiture of earnest money or otherwise or be obligated to complete the purchase of the property herein, if the contract purchase or the cost exceeds the reasonable value of the property established by the Veterans Administration. The purchaser shall, however, have the privilege and option of proceeding with the consummation of this contract without regard to the amount of the reasonable value established by the Veterans Administration.

_____	_____	_____	_____
Purchaser	Date	Purchaser	Date
_____	_____	_____	_____
Seller	Date	Seller	Date