

Questions to Vet Your Realtor

What is the difference between a VA appraisal and a home inspection, and what does the VA appraiser actually look for?

- Good answer: The appraisal determines reasonable value and whether the property meets VA Minimum Property Requirements (MPRs). It is not a substitute for a buyer's independent home inspection.

VA Loan & Closing Costs

Can a VA buyer negotiate for the seller to pay some or all of their closing costs?

- Good answer: Yes. Seller concessions are allowed, but VA has specific rules and limits. A knowledgeable agent should also understand the difference between seller concessions, closing costs, and allowable lender credits rather than treating them all as the same thing.

VA REPAIR QUESTION:

The VA appraiser says the roof needs a repair before the property can meet VA Minimum Property Requirements. Can the Veteran pay for the repair themselves, or does the seller have to pay?

- What you're looking for: The Realtor should know that current VA guidance allows the Veteran to pay for MPR repairs, rather than automatically saying the seller must pay.



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