PAUL SINGH
Senior Mortgage Advisor | NMLS #406332

VA Home Loan Planning Sheet

Prepare a benefit, eligibility and cost discussion.

COE requested / available / needs review

Intended occupancy and move date

Previous VA loan or entitlement questions

Available funds for closing and reserves

Funding-fee exemption question for the lender

Estimated total housing payment

Property-condition questions

Next document or action requested

Before your conversation

- [ ] Confirm service eligibility through a Certificate of Eligibility.
- [ ] Ask about remaining entitlement and any funding-fee exemption.
- [ ] Review closing costs even when no down payment is required.

A COE is evidence of service eligibility, not a loan approval. Lenders still review credit, income, occupancy and the property. Do not record service numbers or medical details on this worksheet.

856-503-9396 | psingh@petracephas.com | paulsinghmortgages.com
Paul Singh, NMLS #406332 | Petra Cephas Inc., NMLS #1222300 | Mortgage broker
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