



**VETERAN
MORTGAGE
ADVISOR**
TM



**VETERAN
LENDING
COUNCIL**
TM



Veteran Mortgage Advisor Baseline Essentials Program

The Mission: Strengthen the core value of EXCELLENCE in Veteran lending at Patriot Pacific by enabling team members to lead and educate their communities on all things related to the VA Home Loan Benefit and Veteran Wealth Building

The Plan: 7 week segments / 45-min classes / 1-2 instructors per class

Start Date: 1st Week of Jan 2024, Time TBD

The Perks: Patriot Loan Officers that complete the program & pass the test will be eligible for a VMA membership at a reduced rate for 12 months of \$349 (usually \$999)

Certified VMA Members can use classes, logos, marketing materials & graphics, and represent that they are VMA Certified

Meet Your Instructors:

Michael Fischer, President
Brad Stinson, VMA Elite Director

Eric Ensley, VHA Director
Lauryn Dunn, Marketing Director



COURSE OUTLINE

Week 1: Introduction/Core VMA Values

Understanding VA Eligibility

Components of Service Docs Needed for Eligibility

Week 2: VA Entitlement Calculations

Leave and Earnings Statements

Restoration of Entitlement

Week 3: Occupancy

VA Income Calculations & Considerations

Credit Considerations

Week 4: Deal Structure

Residual Income

VA Manual Underwriting

Week 5: Appraisal Ordering

Tidewater/Reconsideration of Value

Minimum Property Requirements

Week 6: VA Refinances & Refinance Circulars

Surviving Spouse Considerations

Q & A - Testing Review Wrap Up

Week 7: Teaching Vet- and Realtor-Facing Classes

Marketing Content & Examples

Best Practices When Working with Agents