



# REAL ESTATE HERO

## Online Resources

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## Veteran & Military Online Resources

VA Home Loan Homepage:

[www.ebenefits.va.gov/ebenefits/homepage](http://www.ebenefits.va.gov/ebenefits/homepage)

VA Home Loan Information:

[www.benefits.va.gov/homeloans/](http://www.benefits.va.gov/homeloans/)

Acquire Department of Defense military service paperwork (DD-214):

[www.archives.gov/veterans/military-service-records/](http://www.archives.gov/veterans/military-service-records/)

Apply online for Certificate of Eligibility:

[www.ebenefits.va.gov/ebenefits/about/feature=cert-of-eligibility-home-loan/](http://www.ebenefits.va.gov/ebenefits/about/feature=cert-of-eligibility-home-loan/)

View, download, print and mail in application for Certificate of Eligibility:

[www.vba.va.gov/pubs/forms/vba-26-1880-are.pdf](http://www.vba.va.gov/pubs/forms/vba-26-1880-are.pdf)

Surviving spouse's eligibility:

[www.va.gov/opa/persona/dependent\\_survivor.asp](http://www.va.gov/opa/persona/dependent_survivor.asp)

VA Approved Lenders:

[www.benefits.va.gov/homeloans/lenders.asp](http://www.benefits.va.gov/homeloans/lenders.asp)

Interest Rate Reduction Refinancing Loan (IRRRL) eligibility and information:

[www.benefits.va.gov/homeloans/irrrl.asp](http://www.benefits.va.gov/homeloans/irrrl.asp)

VA Loan Funding Fee Information/Waiver Information:

[www.benefits.va.gov/HOMELOANS/purchaseco\\_loan\\_fee.asp](http://www.benefits.va.gov/HOMELOANS/purchaseco_loan_fee.asp)

VA Approved Condominium Community List:

[www.vip.vba.va.gov/portal/VBAH/VBAHome/condopudsearch](http://www.vip.vba.va.gov/portal/VBAH/VBAHome/condopudsearch)

Biggest Reasons Why the VA Home Loan should be used:

[www.themortgagereports.com/13222/10-biggestbenefits-of-a-va-home-loan](http://www.themortgagereports.com/13222/10-biggestbenefits-of-a-va-home-loan)

Rent or Own? By simply entering the active duty service member's rank and zip code, you can discover how much their tax free Basic Allowance for Housing is in the area to help decide whether it is a good decision to buy a home and rent it when transferred:

[www.defensetravel.dod.mil/site/bahCalc.cfm](http://www.defensetravel.dod.mil/site/bahCalc.cfm)

## Online Resources for Consumers

- **Veterans News Network** - [www.vnnusa.com/realestate/](http://www.vnnusa.com/realestate/); **Real Estate Hero** - [www.RealEstateHero.info](http://www.RealEstateHero.info). Comprehensive online resources, training, and strategies.

- **Credit Union Consumer Facts** -

[www.cuna.org/data/consumer/advice/retire\\_home/hometoc.html](http://www.cuna.org/data/consumer/advice/retire_home/hometoc.html)

- **EnergyGuide.com**

Provides an easy way to assess energy use and get quick tips on saving energy.

- **Environmental Protection Agency** – [www.epa.gov](http://www.epa.gov)

A one-stop shop for advice on testing for and mitigating pollutants, from lead paint to radon to mold.

- **Equifax** – [www.equifax.com](http://www.equifax.com). <http://www.equifax.com/> A source of credit reports.
- **Experian** (formerly TRW) - [www.experian.com](http://www.experian.com) .A source of credit reports.
- **Ginnie Mae**, [www.ginniemae.gov](http://www.ginniemae.gov)

Provides advice to buyers on affordability and homeownership, including calculators.

- **U.S. Department of Housing and Urban Affairs** – [www.hud.gov/buying/index.cfm](http://www.hud.gov/buying/index.cfm) Offers advice to buyers on finance, fair housing, and more.
- **ImproveNet** – [www.improvenet.com](http://www.improvenet.com)

Provides links to contractors and architects for remodeling projects for buyers and repair services for sellers. For a small charge, buyers can use the site's Estimators to determine how much renovating a property they're considering would cost.

- **Moving.com** - Helps buyers and sellers with packing tips and timetables, online mover links, and places to store belongings so that homes look less cluttered.
- **Real Estate Buyer's Council (REBAC)** - [www.rebac.net/hbk.html](http://www.rebac.net/hbk.html). Offers a homebuyer's kit with useful information and checklists.
- **Trans Union Corporation** – [www.transunion.com](http://www.transunion.com). A source of credit reports.