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"THE REAL ESTATE CHIEF"

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THE PCS HOME BUYING GUIDE

**A STEP-BY-STEP GUIDE TO BUYING A HOME DURING
YOUR PERMANENT CHANGE OF STATION**

Built on Service. Focused on Results.

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A Note From AJ

If you're reading this, **you probably just got orders**, or you're staring down a PCS date that's coming up faster than you'd like. I've been there, and *I know exactly how it feels*: a new city, a tight timeline, and a home buying process that wasn't built with military families in mind.

I spent my career in the Air Force and retired as a Chief Master Sergeant. I've moved my own family more times than I can count. **Now I help military families navigate the buying process** here in Las Vegas and, through the Frontline Relocation Network, at duty stations across the country.

This guide is the roadmap I wish someone had handed me on my PCS. No fluff, no sales pitch. Just what you need to know before you start looking at homes.

— AJ

Your PCS Home Buying Timeline

Buying a home during a PCS runs on a different clock than a normal purchase. Here's roughly how it breaks down, working backward from your report date.

Before You Have Orders in Hand

- **Get pre-approved so you know your real budget before you start looking**

Did You Know? I have preferred lenders near every base in the nation. Shoot me an email at aj@ajkehl.com and I will be happy to personally connect you.

- **Start researching your new duty station area and school districts**
- **Connect with an agent who understands military timelines and VA loans**

This is critical. Frontline agents are personally vetted and go through a rigorous onboarding process. They are all former veterans or veteran spouses who have extensive knowledge and experience working with our veteran families. This is crucial in you saving money and having clarity when making housing decisions.

60 to 90 Days Out

- **Begin house hunting, including virtual tours if you can't be there in person yet.**

Pro Tip: Ask your realtor for a 'preview' of the home. They will know what to do!

- **Get your VA Certificate of Eligibility pulled if you haven't already**

Did You Know? Your lender can pull this for you. The certificate is found on www.va.org

- **Line up your lender and confirm your entitlement amount**

Your PCS Home Buying Timeline

30 to 45 Days Out

- **Make offers and get under contract**

Remember: There is nothing wrong with making offers. Even if you go under contract, you will have a set amount of time to leave the deal for ANY reason. This is called your Due Diligence period and is typically 10-14 days from the time you go under contract. This gives you time to come look at the property in person if that is important to you.

- **Schedule your inspection and appraisal**

Did You Know? For VA loans, there are actually (2) inspections. The normal one, which you and your realtor coordinate, and the VA also does one called "Minimum Property Requirements". This is to protect you from going into a degraded home.

- **Start coordinating closing dates around your report date, not the other way around**

Remember: Everything is negotiable. Ask the seller to work with your report date if they want a clean transaction.

Closing and Move-In

- **Do a final walkthrough at least (2) days before closing day**
- **Close, get your keys, and coordinate move-in around your household goods delivery**

We can't wait to celebrate with you!

VA Loan Basics

The VA loan is one of the best benefits you've earned, but a lot of buyers don't use it to its full advantage because nobody explained how it actually works. **Here's the short version:**

No Down Payment Required

In most cases, you can finance 100% of the purchase price. That's a real advantage over conventional loans that typically want 5 to 20% down.

No Private Mortgage Insurance

VA loans don't carry PMI, which is a monthly cost conventional buyers pay when they put down less than 20%. That alone can save you hundreds a month.

Your Entitlement

Entitlement is the amount the VA guarantees on your behalf. Most first-time users have full entitlement. If you've used a VA loan before and still own that home, or if you've had a prior loan that didn't fully restore, your remaining entitlement can affect what you qualify for. This is worth confirming with your lender before you start house hunting.

The Funding Fee

Most VA borrowers pay a one-time funding fee, which can be rolled into the loan. Veterans with a service-connected disability rating are often exempt. Your lender can tell you exactly where you stand.

Loan Assumption, an Option Worth Knowing About

In some cases, a VA loan can be assumed by a qualified buyer, meaning you take over the seller's existing loan and interest rate instead of originating a new one. This can be a real advantage in a higher-rate environment. *Since this is a unique way to transact, feel free to contact me directly so I can guide you.*

Questions to Ask Before You Pick an Agent or Lender

Not every agent or lender has real experience with military buyers and VA loans. Here's what to ask before you commit to working with someone.

For Your Agent

- How many PCS or military relocation clients have you actually worked with?
- Can you work with my timeline if I can't be there in person for showings?
- Do you understand how VA loan offers are viewed by sellers, and how to make mine competitive?
- Will you coordinate directly with my lender to keep the timeline on track?

For Your Lender

- Do you specialize in VA loans, or do you originate a mix of everything?
- What's my funding fee, and does my disability rating affect it?
- What's my remaining entitlement, and how does that affect my loan amount?
- Can you close within my PCS timeline, and what's your average time to close?

Did You Know? Every Frontline agent meets all these conditions.

Mistakes That Cost PCS Families Time and Money

Waiting Until Orders Are Final to Start Looking

You can start the pre-approval process and research your new area well before your orders are finalized. Waiting compresses an already tight timeline even further.

Not Confirming Entitlement Early

Buyers who've used a VA loan before sometimes assume they have full entitlement left when they don't. Confirm this with your lender before you fall in love with a house.

Skipping the Inspection to Move Faster

A tight timeline is stressful, but skipping or rushing your inspection can cost you far more than the time it saves. This is your home and your family's safety, don't cut this corner.

Not Coordinating Closing Around Household Goods

Your closing date and your household goods delivery need to work together. Loop your agent in on your move dates early so nobody's sleeping on an air mattress for two weeks longer than necessary.

Going Through It Alone Without Military-Experienced Support

A PCS move has enough moving parts already. Working with an agent and lender who actually understand military timelines and VA loans means fewer surprises and less stress on you and your family.

READY TO TALK THROUGH YOUR MOVE?

This guide covers the basics, but every PCS is different. If you want to talk through your specific orders, timeline, or VA loan questions, I'm glad to help. That's what I'm here for.

FILL OUT THE FORM HERE



OR CONTACT ME DIRECTLY:

702-808-1150

