

FREE VA HOME BUYER'S GUIDE

Using Your VA Loan in El Paso — The Right Way.

Everything active duty military and veterans need to know before buying a home with their VA benefit.

By Tracy Wilkins · Valor & Vine Realty · El Paso Military Real Estate Specialist

WELCOME

Your VA Benefit Is One of the Most Powerful Financial Tools You Have.

I've spent four years doing nothing but military real estate in El Paso. In 2025 alone I closed over \$11 million in sales — every single transaction with a military family. I'm also a two-time ICON Agent with eXp Realty, a designation earned by the top 1% of agents in the entire country.

The problem I see over and over is military families getting connected with agents who have never closed a VA loan. They don't know the timelines, they don't know the requirements, and they end up costing their clients time, stress, and money. This guide exists so you know what to expect — and what to demand from your agent.

2x ICON Agent - Top 1% at eXp Realty Worldwide

40+ military families helped every year. \$11M+ in sales in 2025. VA loans, PCS timelines, and remote closings — this is all I do.

SECTION 01

Why the VA Loan Is the Best Loan Available

If you've earned the VA benefit, you should almost always use it. Here's why:

★ **No Down Payment Required**

You can purchase a home with \$0 down. For a \$265,000 home — El Paso's median price — that's \$0 out of pocket on the down payment instead of \$9,275 (FHA) or \$53,000 (20% conventional).

★ **No Private Mortgage Insurance (PMI)**

Conventional buyers who put less than 20% down pay PMI every month — often \$100–\$300/mo. VA loans have no PMI, saving you thousands over the life of your loan.

★ **Competitive Interest Rates**

VA loans typically offer lower interest rates than conventional or FHA loans because the government backs them — meaning less risk for lenders, better rates for you.

★ **Seller Can Pay Your Closing Costs**

In El Paso's current market I routinely negotiate for sellers to cover buyer closing costs. Many of my VA buyers walk into their home with little to nothing out of pocket total.

★ **No Loan Limit (For Full Entitlement)**

If you have full VA entitlement, there's no loan limit. El Paso County's median price of ~\$265,000 is well within what most qualifying buyers can access.

★ **VA Funding Fee (The One Cost)**

Most VA buyers pay a one-time funding fee (1.25%–3.3% of loan amount) unless you have a service-connected disability rating — in which case it's waived entirely.

SECTION 02

Who Qualifies & How to Get Started

Who Is Eligible?

Active duty service members (after 90 continuous days of service) · Veterans who served minimum active duty requirements · National Guard and Reserve members (with 6 years of service or 90 days active during wartime) · Surviving spouses of service members who died in the line of duty.

5 Steps From Eligibility to Keys

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1

Get Your Certificate of Eligibility (COE)

Your lender can pull this for you — or you can request it through the VA website. It confirms your eligibility and entitlement amount. I'll connect you with a VA-approved lender who handles this routinely.

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2

Get Pre-Approved With a VA Lender

Not all lenders handle VA loans well. I work with trusted local lenders who specialize in VA loans and know how to move fast on a military timeline — including remote closings.

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3

Find Your Home — Even Remotely

I can tour homes on your behalf, provide video walkthroughs, and give you honest feedback on every property — so you can buy with confidence before you ever arrive.

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4

Make a Strategic Offer

I'll run a full market analysis and craft an offer that protects your interests. VA appraisals have specific requirements — I know them and account for them upfront.

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5

Close — On Your Timeline

Remote closings are available. I coordinate everything with the lender, title company, and seller so you can close on your report date without stress.

SECTION 03

The El Paso Market — What VA Buyers Need to Know

Metric	Current Data
Median Home Price	~\$265,000
VA Loan Limit (El Paso County)	\$806,500
Average Days on Market	~34 days when priced correctly
Down Payment Required (VA)	\$0
Estimated Monthly Payment	\$1,600–\$1,900 (inc. taxes & insurance)
Best Neighborhoods Near Fort Bliss	East EP, Northeast EP, Horizon City

Neighborhoods Near Fort Bliss

East El Paso — 5–15 min from Bliss. \$220K–\$290K range. Mix of resale and new construction.

Northeast El Paso — 10–20 min from Bliss. \$250K–\$330K. Newer builds, great schools.

Horizon City — 20–25 min from Bliss. \$230K–\$310K. Fastest growing area, new construction heavy.

Don't Get Assigned a Random Agent

Some services connect you with whoever paid to be on their list — not who has the most experience. I help 40+ military families a year in El Paso with VA loans. Experience makes the difference when your timeline is tight and your benefit is on the line.

SECTION 04

VA Buyer Mistakes That Cost Military Families

X Working With an Agent Who Doesn't Know VA Loans

VA appraisals have specific requirements. VA contracts have specific clauses. An inexperienced agent can derail your entire transaction. Ask your agent how many VA transactions they've closed this year. I'll tell you — it's 40+.

X Not Getting Pre-Approved Before You Start Looking

Pre-approval tells you exactly what you qualify for and shows sellers you're serious. In a competitive market, offers without pre-approval letters get ignored.

X Assuming VA Loans Take Longer

In my experience, VA loans close on the same timeline as conventional — 30–45 days — when you're working with the right lender and the right agent.

X Not Negotiating Seller Concessions

In El Paso's current market, I routinely get sellers to cover buyer closing costs. If your agent isn't asking for this, you're leaving money on the table.

X Making Large Purchases Before Closing

Buying a car, furniture, or anything on credit before closing can change your DTI and kill your loan approval at the last minute. Avoid this completely.

VALOR & VINE REALTY

Tracy Wilkins · El Paso Military Real Estate Specialist

Ready to Use Your VA Benefit the Right Way?

One free call. I'll tell you exactly what you qualify for, what the process looks like, and what your next move should be.

40+

VA Families Per Year

\$11M+

Sales Closed in 2025

2x

ICON Agent Top 1% eXp

Book Your Free Consultation

No pressure. No obligation. Just answers about your specific situation.

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