

*Written by a Marine Veteran, VA Home Loans is the quickest way for a service member, veteran or military spouse to understand EXACTLY what it takes to buy a home, and gives the tools and resources necessary to execute with absolutely zero fluff.*

# THE VA HOME LOAN FIELD MANUAL

By Daniel P. Lehman

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VA HOME LOAN FIELD MANUAL

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**VA HOME  
LOANS**

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HEADQUARTERS, THE LEHMAN GROUP

DANIEL P LEHMAN

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## VA HOME LOAN FIELD MANUAL

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## PREFACE

I'm a Marine. I am a Marine therefore in most cases I like getting information in a way that allows me to take swift action. If you tell me what to do I execute. If you give me too many options, decision points, forks in the road or useless information – good luck. (Just ask my wife when we are deciding on where to eat.) I was effective in the Marine Corps because I took orders well and had little patience for meaningless information not directly affecting the outcome of the mission.

An amazing product of military training is the ability to think very tactically. To complete a mission, you first define the desired outcome, then strategize and develop a game plan, and execute accordingly. Yet, in matters related to money, including processes such as buying a home, military and veteran families still tend to make decisions emotionally. The purpose if this VA Home Loan Field Manual is simply to give tactics to those who operate so well in tactical situations.

When I got out of the Marine Corps in 2004 and started working to advocate for military and veteran homeownership, I quickly learned the key ingredient to take veterans away from emotional decision-making back to tactical execution. That key ingredient is EDUCATION. When you don't fully grasp the reason why you are moving in one direction or another, you have to rely on how you feel about the situation, instead of concise decision points. A lack of information breeds indecision and can produce a less than optimal outcome.



When decisions are made that are rooted in a clear vision and understanding of not just *what* should be done, but *how* and *why* it should be done a certain way, peace of mind exists. Under those circumstances, service members and veterans excel. There is nothing a trained member of the U.S. Military cannot do with a mission, and a well-defined plan. Apply that on mindset the battlefield and you have the most powerful military on earth. Apply it to your personal financial situation, and the sky is the limit.

So that is why I wrote this guide. In this manual I will not bore you with long, drawn out details. I will not give you the history of the Veterans Administration or explain to you how inflation impacts the bond markets and drives interest rate fluctuation. You don't care at this point. Trust me. You probably never will care about that level of detail. My aim with this handbook is to give you quick, concise, useful information, and creates the shortest distance between where you are now and homeownership. Homeownership as a means to build financial security and hopefully, increased wealth for you and your family.

I separated from the Marine Corps as a Sergeant in 2004. I was 22 years old at the time, had about 50 bucks in my pocket, a wife and 3-month-old son. I lost my parents early on in life, so I sought out and leaned on the advice and information from successful people, books, tapes, and just about whatever else I could get my hands on. The concept of sharing information in this way is very personal to me because I have benefitted so much in the past from books and mentors.

In addition to my wife and son, I now have two daughters, and in the last decade we have been able to use the tactics that I've learned over time in an overwhelmingly beneficial way. We own several homes and have built a great life for ourselves. But it all started by learning how to take information and apply it tactically to our financial situation.

There is also something very personal to me about teaching and advocating for military and veteran homeownership. Most people think the reason is because it is such an amazing financial instrument. Owning a home opens up benefits like appreciation, tax reduction, leverage, ability to rent the home out in the future and earn passive income. Studies show that the difference in net worth between the average American homeowner vs. a renter is approximately 200,000 dollars. Aside from that, a home is the only financial asset that provides shelter. You have to live somewhere, and you can't live in a stock or bond. \$2500 BAH paid in rent for a 3-year tour at Camp Pendleton is 90,000 dollars guaranteed to go in someone else's pocket.

But even with all of that said, there is a bigger reason than the financial one. My fundamental belief is – if you have served your country, you *deserve* to own a piece of it. If you chewed the dirt in Iraq or Afghanistan, or Vietnam or Iwo Jima for that matter, you deserve to own a piece of the dirt back home. Work in your garage. Paint your walls. Walk your kids to school and have a place where they can call home. So that's become my personal mission now. Luckily, the Veterans Administration agrees with me and the VA Home Loan is the absolute best weapon in your arsenal to build a foundation for financial security.

So, listen - there will be no longwinded information about stuff that doesn't matter in this manual. If the content doesn't directly result in a situation where you are closer to buying your first home or the next home in your portfolio, it will be cut out. This manual will not be heavily edited. I am going to speak to you like I would speak to any of my clients, friends, family, or anyone else. I will do my best to keep it somewhat coherent, but if I go off the rails, I apologize in advance.

Bottom line is – this manual is being written to take you from zero to home buying hero in as little time as possible with as little distraction as possible. My hope is that you use this information like I did to create a great life for you and your family. Then, pass the information on to someone else that would benefit so that we can move the needle and create wealth for veterans and their families through homeownership.

As you read through this guide, if you have any questions or need anything related to any of this, just reach out and let me know what I can do to help. My team and I still serve military and veteran clients on a daily basis and are ready whenever you want some help getting to the next step. Whether you are looking at buying now, or 5 years from now, planning is key. It may be too early to buy but it is never too early to plan.

In addition, this book is very much a tactical introduction to the concepts of the VA Home Loan. If you want more ongoing information, much more can be found including online courses, live seminar schedules, and you can reach out and ask questions, schedule a consult with me and my team and a lot more at [www.vahomeloanbook.com](http://www.vahomeloanbook.com).

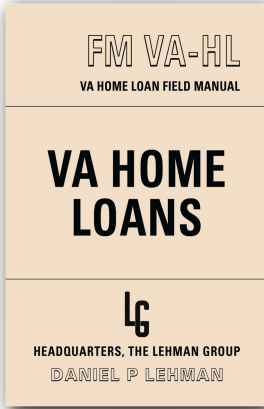
*The VA Home Loan Field Manual*

Thanks so much for reading, sharing, and helping me move the military and veteran community closer to financial literacy and success.

Semper Fi,

A handwritten signature in black ink, appearing to read 'Dan Lehman', with a long, sweeping horizontal stroke extending to the right.

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