

# HOW TO CALCULATE VA LOAN ENTITLEMENT



## FULL VA ENTITLEMENT

For eligible Veterans, service members, and survivors to have full entitlement, one of the following must be true:

- Never used the VA home loan benefit before
- Paid off a previous VA loan and sold the property.
- Used the VA home loan benefit, but had a foreclosure or compromise claim and repaid the VA in full.

## BASIC VA ENTITLEMENT

The basic VA entitlement for eligible Veterans, service members, and survivors with full entitlement is \$36,000 for loans less than \$144,000 and 25% of the loan amount for loans over \$144,000.

$$\text{VA LOAN AMOUNT} \times 0.25 = \text{BASIC ENTITLEMENT}$$



Example: If you qualify for a VA loan amount of \$350,000, your basic entitlement will be  
 $\$350,000 \times 0.25 = \$87,500$ .

## REMAINING ENTITLEMENT



Eligible Veterans, service members, and survivors will have remaining entitlement if any of the following are true:

- Paying back an active VA loan.
- Paid off a VA loan, but still own the property.
- Refinanced a VA loan into a non-VA loan and still own the property.
- Compromise claim (or short sale) on a previous VA loan and did not repay the VA in full.
- A deed in lieu of foreclosure on a previous VA loan
- Foreclosed on a previous VA loan and did not repay the VA in full.

Remaining entitlement does not mean you cannot get another VA loan, but loan limits will apply to remaining entitlement.

## CALCULATE REMAINING ENTITLEMENT

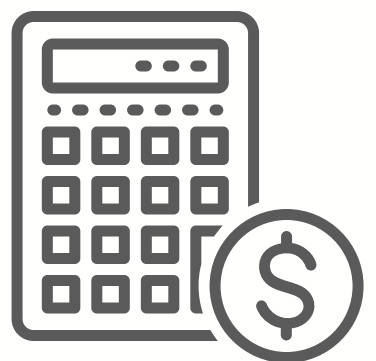
$$(\text{VA LOAN LIMIT} \times 0.25) - \text{BASIC ENTITLEMENT} = \text{REMAINING ENTITLEMENT}$$

VA Loan Limits apply when using remaining entitlement. As of 2022, the most common VA loan limit is \$647,200. This will vary depending on the US county where you are purchasing a home with a VA loan. Some counties have higher loan limits based on cost of living.

EXAMPLE:

Let's say you need to use your remaining entitlement. You bought your first home for \$350,000 and have used \$87,500 of your basic entitlement. The loan limit in the county where you are moving is \$647,200.

Your remaining entitlement will equal:  
 $(647,200 \times 0.25) - 87,500 = 74,300$



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