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Veterans: The VA Loan Benefits Most People Don't Know They Still Qualify For

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VA LOANS

Veterans: The VA Loan Benefits Most People Don't Know They Still Qualify For

Coltrain Mortgage Team · September 13, 2026 · 6 min read

"I already used my VA loan on my first house, so I can't use it again." We hear this from veterans constantly, and it's one of the most common, most costly misunderstandings about one of the best benefits available to those who served.

Myth: "I already used my VA loan, so I'm done"

Your VA loan entitlement isn't a one-time-use coupon. In many cases, once you sell a home you purchased with a VA loan and pay off that loan, your full entitlement is restored, and you can use it again. In some situations, veterans can even have *two* VA loans at the same time using remaining entitlement, without selling the first home. This benefit is meant to serve you across your entire life, not just your first purchase.

$0 Down Payment	**No PMI, Ever**	**Reusable Benefit**	**Competitive Rates**

First use vs. subsequent use

Tap either one - the details actually change depending on which situation is yours.

First-Time Use

Subsequent Use

Your full entitlement is available, typically allowing $0 down financing up to your qualifying loan amount. This is the scenario most veterans already know about.

No PMI, Ever

Unlike conventional loans, VA loans never require private mortgage insurance, regardless of your down payment amount.

What most veterans don't realize

REUSABLE, NOT ONE-TIME

Entitlement can often be restored after paying off a VA loan, opening the benefit back up for your next home.

SURVIVING SPOUSES MAY QUALIFY

Certain surviving spouses of veterans may be eligible for VA loan benefits of their own.

REFINANCING COUNTS TOO

The VA Streamline (IRRRL) lets eligible veterans refinance an existing VA loan with reduced documentation.

THE BENEFIT DOESN'T EXPIRE

There's no time limit on using your entitlement - whether it's been 5 years or 25 since your first VA loan.

> **Not sure where your entitlement stands?** The fastest way to find out is pulling your Certificate of Eligibility (COE). Even veterans who assume they're "used up" are often surprised by what's actually still available to them.

Check your eligibility before you assume anything

If it's been years since your last VA loan, or you're not sure what your entitlement situation looks like, it's worth five minutes to check before you rule it out.

Let's check your VA entitlement and get your COE.

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READY WHEN YOU ARE

Find out what your VA benefit still covers.

No pressure, no obligation - just a clear answer from a local loan officer.

Ready to talk it through?
Scan to reach a loan officer, or call (631) 851-4420.
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