

# Vetted VA Approval Guidelines

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*For Independent Mortgage Brokers*

Normally, Vetted VA does not have a prescribed system for vetting individuals. Instead, they focus on reviewing a number of points when considering a professional for approval. These points aren't to be looked at as a checklist, but a history of your time, direction and distance within the industry.

We've created this guide to share with you the process and requirements toward becoming Vetted VA approved. Follow the instructions below to learn more.

## Find A Sponsor

Ultimately, the first step in the Vetted VA process is to find a sponsor. ***Without a sponsor, you will not be eligible to move forward with this process.*** You should think of this similarly to gathering references for a job -- you need to find people who will vouch highly of you and your experience.

Your sponsor **MUST** be a professional who is already approved and working with VA loans. The application process is ***invite-only*** and your sponsor will be a contributing factor toward whether or not you are eligible. Once you're invited, you'll begin receiving a few informational pieces to provide more context and details about your next steps.

## What Will Be Considered?

As stated above, these points are not to be looked at like a checklist, rather a guide toward the aspects they're looking for in a potential candidate. Follow along below as we highlight each section.

### Time in the Industry

- How long have you been in the industry?
  - Each candidate is required to have worked for at least ***one year*** as a licensed mortgage professional.
- How much industry-specific experience do you have?
  - How long you have been working in the industry as a whole, even if you weren't licensed yet.
  - For example, if you worked as a housing contractor -- this could become a valuable asset toward being considered for Vetted VA.

- Have you worked in any related industries?
  - They'll take into consideration other industries you've worked in and compare your accomplishments.
  - For example, this could include anything from working in appraisals and inspections to insurance and real estate.

## Loan Volume

- How many units are you originating?
  - Particularly, this relates to the number of loyal clients you've helped and the variety of loans you're working with.
  - For example, they'll want to see if you have experience with things like Construction loans or Energy Efficient Mortgages.
- What type of transactions are you doing?
  - Specifically, they're looking for any special transactions or cases where you've worked directly with veteran-specific clients and how you solved any issues that arose.
- How has your production changed/evolved?
  - Particularly, this should show the direction your production is going
  - Highlighting the unique transactions you've done over the course of your career and how frequently you're doing these kinds of transactions

## Industry-Specific Training

- What veteran-specific training do you have?
  - They'll be looking at the certain elements of your career and training that make you qualified to serve veterans. This includes relevant training programs and proof of certifications.
- Do you have any VA Professional Affiliates?
  - Have you trained or worked with organizations similar to Military Mortgage Boot Camp (MMBC) and MBA. What's some veteran-related loan/mortgage training you've done?
- How are you qualified to serve veterans?
  - It's important to have credible training that'll not only vouch for you, but showcase why you're the one to be helping veterans and working with VA loans.

## Subject Matter Knowledge

- Do you have any interviews or articles that support your work?



- Review what specific interviews you've done in relation to the veteran community
- If it supports your work within that niche, it should be included in your application
- This could also include
- How recently have you had relevant interviews and/or articles published?
  - Length of time between interviews and articles
  - Measuring your involvement in the community and whether you've been directly involved
  - Can also include how you're using your social media platforms to advocate for veterans and be a part of that community
- Have you appeared on any podcasts?
  - This is another aspect of interview-style content that can highlight your experience and knowledge within the mortgage industry

## Personal Statements

- Why are you seeking vetting?
  - Touch on points as to why you want to become vetted and how it will positively impact your business.
  - The objective is to translate your authenticity for becoming a part of the Vetted VA community and
- What are you hoping to experience?
  - Discuss how you're hoping becoming vetted will impact your business.

Altogether, going through the vetting process isn't as intimidating as it may seem. There isn't a formal application process or necessary documents needed in order to qualify. It's focused more on what your previous experience is, who you are as a person and the passion you have for better serving veterans.

As a reminder, this process is *invite-only* and you will be required to complete a test before becoming approved. Once you begin the vetting process, you will receive more detailed information regarding these requirements and how to complete them.

Additionally, if you're interested in joining the Vetted VA community, you can now connect with brokers also looking to join, as well as ask questions to those already approved via Facebook. Become a member of the [VettedVA Professionals Facebook group](#) today!