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YOUR MONTHLY GUIDE TO
HOMEOWNERSHIP WEALTH AND COMMUNITY



WHAT IS A VA TIDEWATER NOTICE?

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If you're using your VA loan to buy a home,
you may receive a **VA Tidewater Notice** after closing.
Here's what you need to know.

A QUICK DEFINITION

A VA Tidewater Notice is a letter the Department of Veterans Affairs (VA) sends to some veterans who have used their VA home loan benefit.

It's not a bill and it's not a demand for payment.

It's simply information about your loan entitlement.

WHAT THE TIDEWATER NOTICE INCLUDES

YOUR REMAINING LOAN ENTITLEMENT
The amount of your VA loan benefit that is still available for future use.

HOW MUCH ENTITLEMENT WAS USED
The portion of your entitlement that was used for your current home purchase.

THE COUNTY LOAN LIMIT
The maximum VA loan amount allowed for the county where you purchased.

IMPORTANT INFO ABOUT FUTURE USE
Helpful details about how your entitlement works if you use it again.

WHY YOU RECEIVE IT

The VA sends this notice when your down payment was less than the VA's required amount (called the "basic entitlement") for the county where you purchased your home.

It's their way of letting you know how much of your benefit was used and what you have left for the future.

It helps you plan ahead for your next move—whether that's buying again, refinancing, or helping a family member.

WHAT IT DOESN'T MEAN

- You didn't do anything wrong
- It doesn't affect your current loan, monthly payment, or interest rate
- You don't need to pay anything
- It won't affect your credit

WHY IT MATTERS

- Helps you understand your VA benefit and what's available
- Gives you confidence to plan your next move
- Important to know if you plan to buy again or help a loved one purchase a home

YOU SERVED.
YOU EARNED IT.
WE'RE HERE TO HELP
YOU MAKE THE MOST OF IT.

Navigating your VA loan benefit doesn't have to be confusing. We're here to answer your questions and help you move forward with confidence.

Let's make your next move together.



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*Consumer and educational information about your specific situation.