

# VA LOAN ALGEBRA!

CONDITION TIMES AGE=\$\$\$

---

While there are no absolutes, generally the older the property, the more annual maintenance there will be. Especially is the property was built in the early 1900's or before.

AGE (A)  
CONDITION (C)  
MAINTENANCE (M)  
UTILITIES (U)  
MONEY (\$)

Built 2000  $A \times C + M + U = \$$   
Built 1950  $A \times C + M + U = \$\$$   
Built 1930  $A \times C + M + U = \$\$\$$   
Built 1800's  $A \times C + M + U = \$\$\$\$$   
Built 1700's  $A \times C + M + U = \$\$\$\$\$$

Some example of potential issues of older property's,  
wood boring insect damage to the structure  
elements of the property,  
Knob & tube wiring,  
Lack of insulation & high utility bills,  
& Lead Paint