

# A WHEDA ADVANTAGE CONVENTIONAL<sup>®</sup> EXCLUSIVE! The VALOR Home Loan.

The **Veterans Affordable Loan Opportunity Rate (VALOR)** is a nuance to WHEDA's Advantage Conventional loan program that offers reduced pricing on our fixed-rate mortgage for qualified veterans. Look for pricing under the combined Advantage Conventional FTHB/VALOR Program.\*

\*First Time Home Buyer requirement is waived for qualified veterans, however Total Household Compliance Income cannot exceed FTHB/VALOR limits for County

## FEATURES AND BENEFITS:

- Reduced 30-year fixed interest rate
- No VA loan funding fee
- No use of Certificate of Eligibility entitlement
- 100% financing when paired with **WHEDA Easy Close** or **Capital Access Down Payment Assistance** programs
- Reduced mortgage insurance option available
- First-rate, local loan servicing by WHEDA

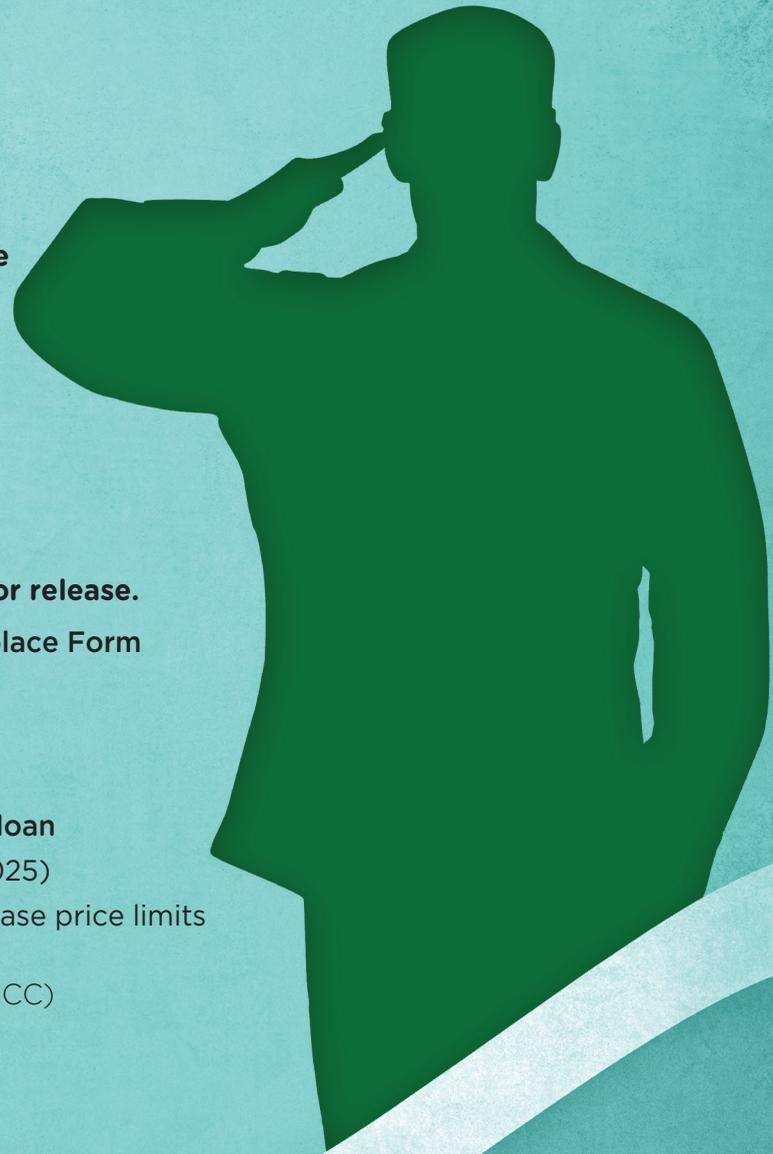
## PROGRAM REQUIREMENTS:

- Must be a **Qualified Veteran**
  - Has a **DD-214** indicating honorable discharge or release.
  - **NOTE:** VA Certificate of Eligibility does not replace Form DD-214.
- 620 minimum credit score
- First-time home-buyer requirement is waived
- Property must be owner occupied for the life of the loan
- Conventional appraisal report (Form 1004 or Form 1025)
- Total Household Compliance Income limits and purchase price limits apply
- Cannot be used with a Mortgage Credit Certificate (MCC)

Contact a certified WHEDA Lender:



# WHEDA



800.334.6873 ■ [www.wheda.com](http://www.wheda.com)

