

A WHEDA ADVANTAGE[®] EXCLUSIVE!

The VALOR Conventional Home Loan.

The **Veterans Affordable Loan Opportunity Rate (VALOR)** is a conventional loan program that offers a reduced home loan interest rate exclusively for qualified veterans. This fixed-rate mortgage is priced below WHEDA's standard conventional market rate. **VALOR is a limited program and mortgage funds are available on a first come, first served basis.**

FEATURES AND BENEFITS:

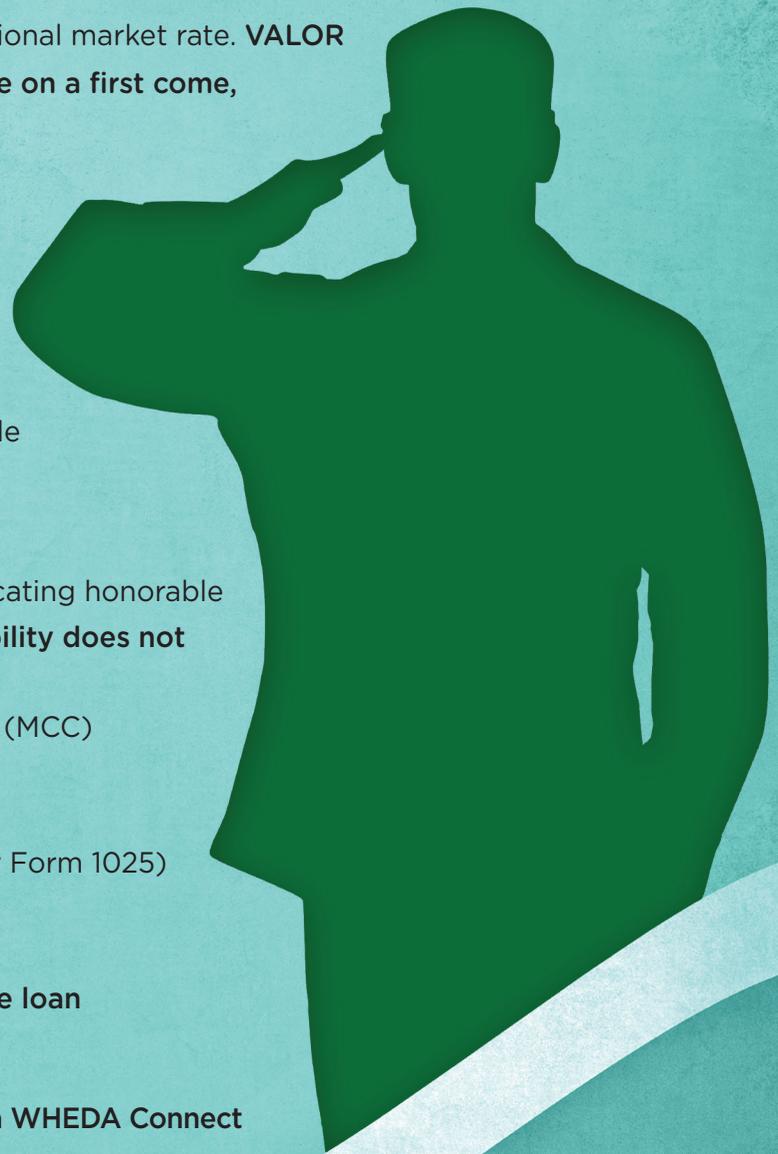
- Reduced 30-year fixed interest rate
- No VA loan funding fee
- 100% financing when paired with **WHEDA Easy Close Advantage**
- Reduced or no mortgage insurance options available
- First-rate, local loan servicing by WHEDA

PROGRAM REQUIREMENTS:

- Must be a **qualified veteran with Form DD-214** indicating honorable discharge or release. **NOTE: VA Certificate of Eligibility does not replace Form DD-214.**
- Cannot be used with a **Mortgage Credit Certificate (MCC)**
- **First-time homebuyer requirement is waived**
- 620 minimum credit score
- Only a conventional appraisal report (Form 1004 or Form 1025) is required
- Income limits and purchase price limits apply
- **Property must be owner occupied for the life of the loan**

REGISTRATION/LOCK FOR VALOR PROGRAM:

To register/lock the VALOR program, upload the loan on **WHEDA Connect** and select "YES" for the question marked "Qualified Veteran."



WHEDA

800.334.6873 ■ www.wheda.com

