



VALOR

Veterans Affordable Loan Opportunity Rate



WHEDA IS PROUD TO OFFER OUR **WHEDA ADVANTAGE LOAN** WITH EXCLUSIVE NUANCES
FOR QUALIFIED VETERANS.

AVAILABLE A LIMITED TIME, WITH LIMITED FUNDS - FIRST COME, FIRST SERVED BASIS

Program Features and Benefits

- **Reduced 30 year fixed** interest rate, priced lower than WHEDA's First-time Home Buyer rate
- **No funding fee!**
- **Reduced or no mortgage insurance** options available
- **Conventional appraisal**
- Easy Close DPA loan program available for **100%financing**
- **620** Minimum Credit Score
- **Purchase** transactions only
- **MUST Owner Occupy** and **CANNOT own** any other residential property

Program Requirements

SAME qualifications as WHEDA'S Conventional Advantage - Plus the following:

- **Must be a military veteran with a DD214 showing an honorable discharge or release**
- Cannot be used in conjunction with MCC program
- Must be under WHEDA FTHB income and purchase price limits but **FTHB requirement is waived**

How to locate a WHEDA Preferred Lender for the VALOR Program

- Go to www.WHEDA.com and click on "Homeowners and Renters"
- Select "Find a WHEDA Lender"
You can search multiple ways!

Select a Lender!

THANK YOU, VETERANS!

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 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:

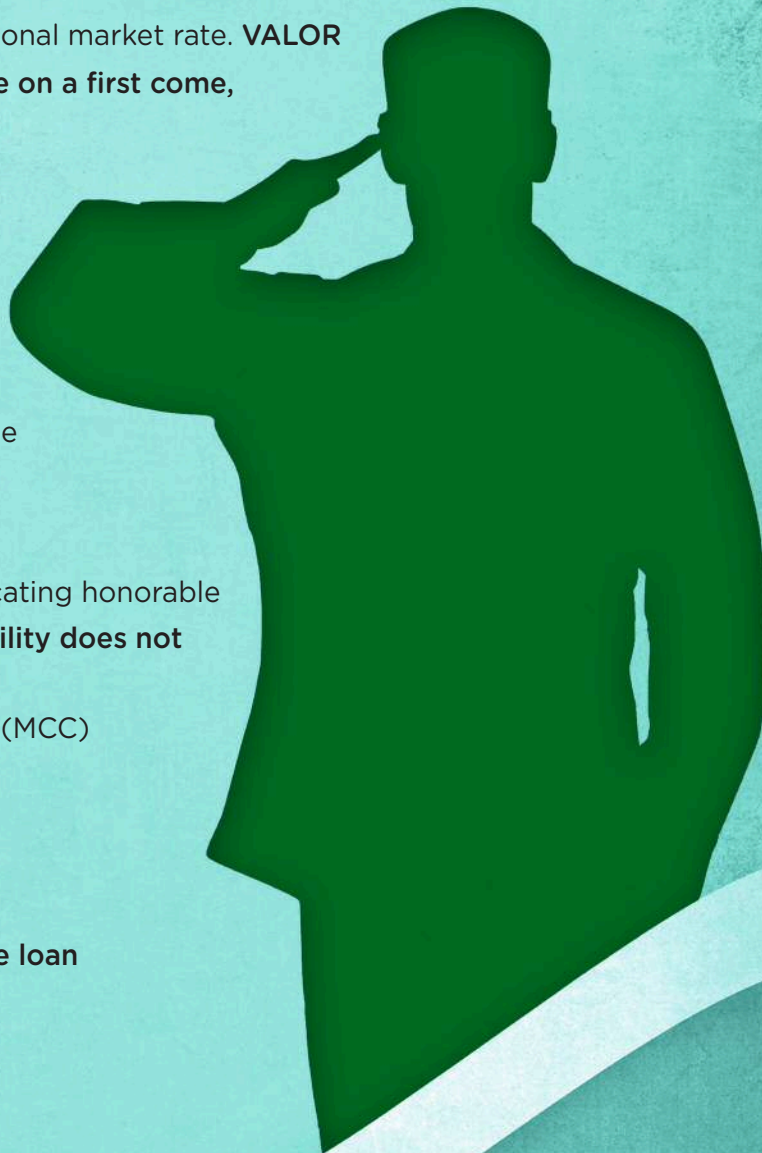
- Must be a **qualified veteran with Form DD-214** indicating honorable discharge or release. **NOTE: VA Certificate of Eligibility does not replace Form DD-214**
- Cannot be used with a **Mortgage Credit Certificate (MCC)**
- **First-time homebuyer requirement is waived**
- 620 minimum credit score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

Locate a Preferred VALOR lender at:



www.wheda.com
Homeowners & Renters
Find a WHEDA Lender

Select a Lender!!



WHEDA

800.334.6873



www.wheda.com



WHEDA is proud to offer the
**CONVENTIONAL WHEDA
VALOR LOAN**
**EXCLUSIVE
DISCOUNTED PRICING**

**FOR
QUALIFIED
VETERANS**

**Must have a
DD214 with
HONORABLE
DISCHARGE**

**NO
FUNDING
FEE!**

**Conventional
appraisal**

**Reduced 30 year
fixed interest
rate, priced lower
than WHEDA's
First-time Home
Buyer rate**

**Easy Close
DPA loan
program
available for
100%financing**

NOT A VA LOAN!

**A CONVENTIONAL LOAN
ONLY for VETERANS!**

CONVENTIONAL WHEDA FINANCING - NO FUNDING FEE
ONLY FOR VETERANS and ONLY THROUGH WHEDA

WHEDA VALOR
Veterans Affordable Loan Opportunity Rate

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How to Register/Lock for the VALOR Program

- On WHEDA Connect, after uploading the loan select "yes" for the question "Qualified Veteran?" to get the program to show up as eligible and be able to register/lock
- Borrowers MUST have an accepted OTP to register for program due to limited program funds

WHEDA
Veterans Home Development Authority