why WVBK?

Where Local Means Something

We're your friendly neighborhood bank, with local decision-makers who truly understand your market.
At WVBK, we're passionate about supporting and empowering the communities where we live and work.

#1 Community Bank 4 Years In A Row[1]

The WVBK Difference

1 in 4 WVBK Loan Officers are ranked as Top Originators by Scotsman Guide[2] — We have an experienced, highly motivated, and successful team of loan officers to serve you and your buyers.

Our Loan Officers have the ability to lend in all 50 States.

Own Capital to Fund Loans — We don't use warehouse lines of credit to fund our loans, unlike many other mortgage companies. Instead, we utilize our own capital to fund our loans. This allows for more flexibility with funding cutoff and wire releases, resulting in faster closing times and a smoother loan experience.

FTHBSA — First Time Home Buyers in Oregon can claim an income tax deduction on deposited down payment funds into an Oregon Financial Institution up to $10,000 a year AND earn 4.00% APY while they save.[3]

Temporary Buydowns[4] — Buydowns provide introductory interest rates, which allows borrowers to lower their payments for the first 1-3 years of homeownership.

30 Day Closing Guarantee — If we fail to close your loan within 30 days, we will pay the seller $5,000. Contact me for terms.

Open House Xtreme Experience — When doing an open house with WVBK, we partner with you to help create an experience that brings people to the home and answers any home financing questions.

Down Payment Assistance — We offer a range of DPA options for your buyers including second mortgages and grant funds with the Idaho Housing Finance Association, Washington Bond, National DPA, Home$tart and NAHI[5]

Lock Programs — We have extended lock options up to 365 days for an up front fee, and your clients can even lock their rate before they have found a property with our Lock & Shop program.

Construction/Land — WVBK has Construction and Lot/Land only loan products available.

203(k) Buster: WVBK's Fund &Fix program — Does your buyer have a property that requires repairs, but the seller needs their funds before they can make the repairs? Check out WVBK's Fund and Fix program, which allows the repairs to be completed after closing.

Loyal Loan Incentive[6] — Your clients can buy now and when they're ready to refinance, we'll waive the lender's fees.

Construction Cost Cutter[7] — Borrowers can receive 1% of Loan amount credited to the to them upon closing, up to $7,000 on new construction loans

Single Wide Manufactured Homes — We offer Conventional, FHA and VA financing on single-wide manufactured homes.

Unique Product Offerings — Debt Service Coverage Ratio (DSCR), Asset Qualifier and Bank Statement Loan Programs helping self-employed borrowers.

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Willamette Valley Bank

This document is for professional reference only and is not intended for publication to consumers. This is not a commitment to lend as products are subject to credit approval. Terms effective as of 5/22/23. Terms subject to change without notice. Restrictions may apply, contact your loan officer for full program details. Willamette Valley Bank is not acting on behalf of or at the direction of FHA, VA, HUD or the Federal government. **1** No. 1 on the list of 200 top performing publicly traded banks with less than $2 billion of assets by American Banker Magazine. **2** Scotsman Guide Top Originators. Based on individual loan production volume 1/1–12/31/21. **3** WVBK savings account, minimum deposit of $100. For more information and detailed requirements, www.oregon.gov/dor/programs/individuals/Pages/First-time-Home-Buyer.aspx. Borrowers should consult their own tax advisors to determine if they are eligible for tax deductions. **4** Buydown is an option for FHA and Conventional loans. **5** For qualified borrowers who meet the income restrictions. Program is first come, first served while funds are available. NAHI for qualifying Native American, Native Alaskan, and Native Hawaiian homebuyers. **6** Eligible for home purchases between 11/8/22 and 12/31/23. Refinance must take place no later than 12/31/24. **7** Promo code: M23US–CC01. Promotion for applications submitted from 1/1/23–12/31/23, must fund by 1/31/24. Advertisement must be presented at time of application. Only one promotion may be applied per loan. Credit equal to 1% of loan amount, max lender credit of $7,000. Eligible for VA, USDA, Conventional, and FHA fixed-term loans. Not eligible for Down Payment Assistance Programs, Jumbo, Portfolio, DSCR, or Bank Statement loans. **Member FDIC. Equal Housing Lender. NMLS# 713109**