WHY WILLAMETTE VALLEY BANK?

WE ARE *the #1 Community Bank in the Nation*[2]

Where Local Means Something — We're local with decision-makers in your local market, providing a deep understanding of the markets where we Live and Lend. At WVBK, we pride ourselves on employing the communities in which we lend. **#Live.Lend.Local**

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

We are the #1 Community Bank Nationwide since 2019 ranked by American Banker Magazine.[2]

We are the #1 Lender in North Idaho since 2018 ranked by The Business Journal of North Idaho.[3]

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

No Warehouse Lines — 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.

30 Day Closing Guarantee — If we fail to close your loan within 30 days, we will pay the seller $5000.

2-1 buydown[4] — Provides introductory interest rates, which allows borrowers to lower their payments for the first two years of homeownership.

Lock & Shop Rate Reservation Program — Finding a home takes time, but that doesn't mean your buyers have to lose out on an interest rate that works for them. We will lock their rate for up to 75 days so they can take their time shopping for the right home, with confidence their rate is waiting for them.

FTHBSA — The State of Idaho allows First Time Home Buyers to claim an income tax deduction on deposited down payment funds into an Idaho Financial Institution up to $30,000 a year.[5]

Home$tart Grant — This program provides borrowers with up to $7,500 for the Home$tart grant and up to $15,000 for the NAHI grant.[6]

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. We truly partner with you on the open house.

Construction — When your buyers cannot find the home of their dreams, they may qualify to build it.

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

Extended lock program — Lock terms available for up to 180 days.

203(k) Buster: WVBK's Fund and 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.

CALL ME TO GET STARTED

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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 6/9/2022. 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** Scotsman Guide Top Originators. Based on individual loan production volume 1/1-12/31/21. **2** No. 1 on the list of 200 top performing publicly traded banks with less than $2 billion of assets by American Banker Magazine. **3** The winner chosen by popular vote of the general public. **4** Buydown is an option for FHA and Conventional loans. **5** WVBK savings account, minimum deposit of $100. For more information and detailed requirements, visit https://legislature.idaho.gov/statutesrules/idstat/T1tle63/T63CH30/SECT63-3022. Borrowers should consult their own tax advisors to determine if they are eligible for tax deductions. **6** 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. **Member FDIC. Equal Housing Lender. NMLS# 713109**