Willamette Valley Bank

#1 COMMUNITY BANK NATIONWIDE SINCE 2019[1]
- AMERICAN BANKER MAGAZINE

#1 LENDER IN NORTH IDAHO SINCE 2018[2]
- THE BUSINESS JOURNAL OF NORTH IDAHO

Local - We live and operate in the local communities we serve. We understand what it means to lend to those in our community.

Lending in all 50 States - WVBK loan officers have the ability to lend in all 50 states. We can help your clients move while working with someone locally available to them.

Follows AUS Findings - We follow Automated Underwriting System findings on 100% of all products, including Jumbos.

FHA - Minimum 580 FICO. Purchase, rate and term, and cash-out.

VA - Minimum 580 FICO. Purchase and cash-out available, no MAX debt-to-income.

USDA - Minimum 581 FICO. Combined 101% LTV when financing guarantee fee.

Conventional - Purchase 97% LTV minimum 620 FICO. 80% LTV cash-out minimum 620 FICO.

2-1 buydown[3] — 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.

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 - (Native American Homeownership Initiative) grant.[4]

Construction - When your buyers are unable to find the home of their dreams, we can provide the loan to build it.

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

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.

No Limit on the Number of Financed Properties - Must be owner occupied. Minimum 720 FICO if 7+ properties are owned.

Jumbo - Loans up to 2.5 Million, flexible loan term options available, purchase, refinance, and investment options. Debt-to-income ratio up to 45%, 89.99% LTV.

VA Cash-out - Max 90% LTV minimum 580 FICO - with restrictions.

Manufactured - Conventional, FHA, VA, USDA. Purchase or Refinance.

Streamlines - 620 FICO for VA, FHA and USDA.

CALL ME TO GET STARTED
208.215.5381

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This document is for professional reference only and is not intended for publication to consumers. Subject to qualifying credit approval. Terms effective as of 6/9/2022. Loan 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** The winner chosen by popular vote of the general public. **3** Buydown is an option for FHA and Conventional loans. **4** 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**