

Your Dream Home Awaits! Find The Right **WV** Loan Program For Your Needs.

WV LOAN PROGRAMS	DETAILS	MINIMUM CREDIT SCORE	ADVANTAGES
CONVENTIONAL LOAN	A conventional loan is a type of mortgage loan that is not guaranteed by the government or a federal agency. This includes the Federal Housing Administration (FHA) and the Department of Veterans Affairs (VA). Lenders offer conventional loans that are usually fixed with terms and rates.	620	<ul style="list-style-type: none"> No Upfront Mortgage Insurance Long & Short Term Fixed Rate Adjustable Products & Amortization Terms
FHA LOAN	The FHA loans are common loans that issue flexible financial qualifications such as lower down payment and credit score requirements which makes them especially popular with first-time homebuyers. An FHA loan is a government backed mortgage insured by the Federal Housing Administration.	580	<ul style="list-style-type: none"> Flexible Financial Requirements
VA LOAN	The United States Department of Veterans Affairs (VA) created a mortgage loan that provides financial assistance to veterans. This mortgage is guaranteed by the VA, which has helped over 25 million veterans and service personnel obtain a mortgage.	580	<ul style="list-style-type: none"> 100% financing, No Down Payment Required No Monthly Mortgage Insurance (MI) Required
AZ DPA Programs	Scraping together enough money for a down payment is probably one of the most daunting hurdles to buying a home. At Wallick & Volk, Inc., we have programs in place to help give you the funds you need to get into the home you've been dreaming of.	640	<ul style="list-style-type: none"> Home in 5 Down Payment Assistance HomePlus Down Payment Assistance
CASH TO WIN	We are eliminating obstacles and contingencies for Sellers, Buyers and Realtors. We are allowing our borrowers to make cash offers on homes, help sellers by purchasing their trailing home and getting our Realtor partners commission delivered faster.		<ul style="list-style-type: none"> Get Pre-Approved with a WV Mortgage Professional Make Cash Offer with no mortgage or appraisal contingencies WV Buys and Sells home to buyer
ZOO DEALIO PROGRAM	Time to buy or sell your home? Take advantage of this groundbreaking offer management system. Gives the convenience of experienced local trusted experts and tools with options which present you with the best deal as quickly as possible.		<ul style="list-style-type: none"> List your home online Easy to use website Negotiate multiple offers with your local agent's advice
2-1 BUYDOWN	A temporary interest rate buydown allows borrowers to save on interest and benefit from a lower payment at the beginning of the loan term. The 2-1 temporary buydown is for purchases loans, covering Fannie Mae, Freddie Mac, FHA and VA fixed-rate mortgages. Funding sources can come from seller or Real Estate Agents.		<ul style="list-style-type: none"> 2% lower interest rate in the 1st year 1% lower interest rate in the 2nd year

Learn More About These Great Programs or Even More Loan Programs By Contacting Your Local Loan Program Expert **WV** Simple Mortgage Trusted Advisor



Stacy Neal
Branch Manager/Sr. Mortgage Advisor
 NMLS #944083 | AZ MLO #0921538
 Direct: (602) 451-2473
 stacy.neal@wvmb.com
 https://wvmb.com/team/stacy-neal



Kristina Perkins
Realtor

Bliss Realty & Investments
 (602) 312-5876
 kristinaperkins@blissrealtyaz.com
 https://PerkinsRealtyAZ.com

