



Mortgage Solutions

This highlights Vantage West Mortgage Division's suite of products, services and solutions specifically designed with our target demographic in mind. Many of these options can be combined and customized so that we can help more families achieve the dream of homeownership!

MORTGAGE SOLUTION TYPES

<u>Loan Product</u>		<u>Challenge Alleviated</u>
Home Ready (Fannie Mae)	————→	Down Payment and Affordability
Credit Builder	————→	Credit Challenges
HERO Loan	————→	Down Payment + no mortgage insurance
FHA and VA	————→	Affordability and Down Payment
40-Year Mortgage	————→	Affordability
Professionals Program	————→	Down Payment + no mortgage insurance

SPECIAL LOAN PROGRAMS

- Down Payment Assistance Programs
- Specialty Loan Programs
- Realtor Give-Back Programs
- Closing Cost Assistance Programs

RESOURCES

- Mortgage Tax Credit Lender
- Vantage West Hosted Home Buying Seminars
- Homebuyer Education Partners
- Spanish-speaking Team Members

The adVANTAGE of our MLOs

Vantage West's MLO team takes a consultative approach to ensure our Members are educated and equipped to make informed decisions regarding their loan product and rate. Our goal is to ensure that our Members are educated in all aspects of mortgage lending.



**HIGHLY RANKED LOAN
ORIGINATION TECHNOLOGY**



**PURCHASE TURN TIMES
AVERAGE 27 DAYS**



**COMPETITIVE PRIVATE
MORTGAGE INSURANCE
(PMI) PRICING**

**LOCAL PRESENCE
LOCAL DECISION MAKING:
VANTAGEWEST.ORG**



Rate and payment example: 40-year Fixed rate Conventional Loan for \$250,000 with 20% down, with a rate of 7.00% APR would have a monthly payment of \$1,243.00. Payment does not include amounts for taxes and insurance, therefore your actual payment will be greater. Property insurance required. All loans are subject to approval. Rates based on credit worthiness, loan product, term of loan, and value of property used as collateral. Mortgage options subject to change without notice. Certain restrictions and fees may apply. Membership required. NMLS#485751. Federally Insured by NCUA.