

Your Doorway Home

WEST VIRGINIA'S BEST MORTGAGE PROGRAM EVER!!!!!!

\$150 MILLION AVAILABLE TO QUALIFIED BORROWERS

The West Virginia Housing Development Fund is announcing the issuance of \$150 million in bonds which will provide 1,000 loans (based on an average house price of \$150,000) for West Virginia families at rates and terms the Fund has not offered before:

- Interest rates as low as 4.75% (5.393% APR) Fixed Rate
- Loan Term of 30 years
- Down Payment as low as 0%
- FHA, VA, Rural Development loans accepted in addition to Private Mortgage Insurance
- Loans to help cover down payment and closing cost up to \$15,000 available.
- \$8,000 may be combined with Federal tax credit for qualified first-time homebuyers.
- \$6,500 tax credit for qualified repeat homebuyers*

Contact your local realtor, builder, mortgage lender, bank or credit union today to guarantee your place in line under this new mortgage program.

For more information or to apply for a mortgage loan, contact a participating West Virginia Housing Development Fund lender. A list of participating lenders can be found on the WVHDF website at www.wvhdf.com, or call the West Virginia Housing Development Fund for a mortgage information packet at 1-877-WVADREAM.

*First-time homebuyers may save as much as 10% of the purchase price up to \$8,000. Repeat homebuyers may save as much as 10% of the purchase price up to \$6,500. Repeat homebuyers must have owned and lived in one residence for five consecutive years of the past eight years. For more information, visit federalhousingtaxcredit.com.



(800) 933-9843 • www.wvhdf.com
814 Virginia Street East • Charleston, WV 25301

