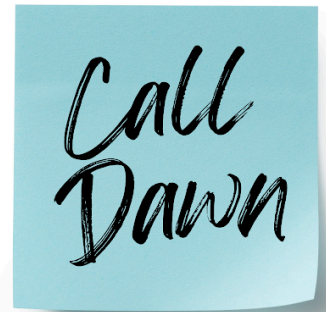




Oregon Department of Veterans Affairs

Did you know that the **Oregon Department of Veterans Affairs (ODVA)** offers a **home loan program**? Many veterans are unaware of this valuable resource. To find out the latest interest rates, visit **ORVetHomeLoans.com**. Only 12 states in the U.S. provide a veterans home loan program, making Oregon's offering particularly noteworthy. Established in 1946, the ODVA program was once the largest lender in the state and has since assisted over 334,000 veterans in purchasing homes.



Eligibility Criteria

The **ODVA home loan** is a lifetime benefit available to qualifying veterans. The maximum loan amount is \$417,000, and you can purchase a single-family residence, townhome, or condo exclusively within Oregon. Please note that properties with 2-4 units or accessory dwelling units (ADUs) are not eligible, and refinancing is not permitted. The home must serve as your primary residence for the duration of the loan and cannot generate income.

To determine your eligibility, complete an **Eligibility Application** and submit it to the ODVA along with a copy of your DD-214. If you meet the criteria, the ODVA will provide you with an Eligibility Letter. To qualify, at least one of the following must apply to you:

- You have received a combat, campaign, or expeditionary ribbon or medal and were discharged or released under honorable conditions.
- You are receiving a non-service-connected pension from the U.S. Department of Veterans Affairs.
- You have served on active duty meeting one of the following conditions:
 1. Served more than 90 days on or before January 31, 1955 and were discharged under honorable conditions.
 2. Served more than 178 consecutive days after January 31, 1955 and were discharged under honorable conditions.
 3. Served 178 days or less and were discharged due to a service-connected disability under honorable conditions.
 4. Served 178 days or less, were discharged under honorable conditions, and have a disability rating from the U.S. Department of Veterans Affairs.
 5. Served at least one day in a combat zone and were discharged under honorable conditions.

Important Note: Active-duty service members who have never been discharged are not considered veterans and are therefore ineligible for this program.

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Ease Mortgage does not provide tax advice, credit counseling or credit repair services. Please contact your tax adviser for any tax related questions. Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Restrictions may apply, contact Guaranteed Rate for current rates and for more information.



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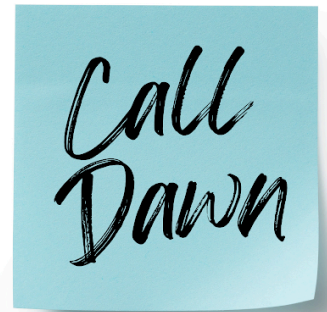


Distinction from Traditional VA Loans

An **ODVA loan** is underwritten according to Fannie Mae guidelines and differs from the more widely known Federal VA home loan program. One significant distinction is that an ODVA loan requires a down payment, whereas the Federal VA loan typically does not. If you put down less than 20%, you will need to pay for private mortgage insurance.

Compare All Options

If you qualify for both the **State and Federal VA loans**, it's advisable to compare both options alongside any non-VA loans you may qualify for. Each loan type comes with its own benefits and drawbacks. We're here to help you assess all your options and find the best loan tailored to your needs.



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