



HOME LOANS EXCLUSIVELY FOR OREGON VETERANS

You served your country and now it's your country's turn to serve you by financing the home you've been dreaming of. We offer a low interest rate with flexible terms and a simple application process.

To apply for a home loan or to find out more about your qualifications, please call the Oregon Department of Veterans' Affairs Home Loan Department or see the eligibility check list provided on the reverse side of this flyer.

You will also find highly qualified mortgage brokers, banks and credit unions which participate in the ORVET Home Loan Program. The broker in your area who is dedicated to providing excellent customer service to veterans is:

30-YEAR FIXED RATE

3.375%

0% Origination Fee

3.399%

Annual Percentage Rate

3.125%

1.375% Origination Fee

3.259%

Annual Percentage Rate

20-YEAR FIXED RATE

2.875%

0% Origination Fee

2.909%

Annual Percentage Rate

2.625%

1.375% Origination Fee

2.811%

Annual Percentage Rate

Up to \$417,000 | Single Family Residence | Owner Occupied

*Annual Percentage Rate based on \$165,000 30-year loan with 20% down

This information, which is general in nature, is based on applicable federal and state laws, Administrative Rules, and the policies and procedures of the Oregon Department of Veterans' Affairs. Interest rates are subject to change. Effective date 1/13/15.



888-673-8387 | 503-373-2051

700 Summer Street NE | Salem, OR 97301
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ELIGIBILITY CHECK LIST

Effective January 26, 2012

To be eligible for the ORVET Home Loan Program, veterans must meet one of the three service criteria listed on the right.

If you have any questions about your eligibility or the Home Loan qualifications, please call ODVA's Home Loan Department and speak with a friendly Loan Specialist.

NOTE: ODVA reserves the right to determine final eligibility.

- 1 To be eligible, the veteran must have served on active duty, as documented on DD214, with the United States Armed Forces and meet one of the following criteria:
 - Beginning on or before January 31, 1955 served more than 90 consecutive days and was discharged or released under honorable conditions; or
 - Beginning after January 31, 1955 served more than 178 consecutive days and was discharged or released under honorable conditions; or
 - Served 178 days or less and was discharged or released under honorable conditions because of a service-connected disability; or
 - Served 178 days or less and was discharged or released under honorable conditions and has a disability rating from the United States Department of Veterans Affairs; or
 - Served at least one day in a combat zone and was discharged or released from active duty under honorable conditions.
- 2 Received a combat, campaign or expeditionary ribbon or medal for service and was discharged or released under honorable conditions; or
- 3 Is receiving a nonservice-connected pension from the United States Department of Veterans Affairs.