OREGON DEPARTMENT of VETERANS' AFFAIRS

HOME LOANS EXCLUSIVELY FOR OREGON VETERANS

PROGRAM	LTV	RATE	FEE	APR
30-Year Fixed Rate	Up to 95%	5.250%	0.000%	5.266%
(QVMB Funds*)	LTV	5.000%	1.375%	5.138%
30-Year Fixed Rate	Up to 95%	6.375%	0.000%	6.518%
(Unrestricted Funds**)	LTV	6.125%	1.375%	6.147%
20-Year Fixed Rate	Up to 95%	5.000%	0.000%	5.022%
(QVMB Funds*)	LTV	4.750%	1.375%	4.936%
20-Year Fixed Rate	Up to 95%	6.175%	0.000%	6.148%
(Unrestricted Funds**)	LTV	5.875%	1.375%	6.070%

THE HOME LOAN PROGRAM OFFERS ELIGIBLE VETERANS FIXED-RATE FINANCING FOR:

- Owner-occupied, single family residence
- Max Loan Amount at $832,750
- Purchase only (no refinancing)
- Up to four (4) home loan maximum life benefit

Loans that meet the limited ODVA refinance criteria MUST be priced at the "Unrestricted Funds" rates and fees, regardless of Veteran's discharge date. The refinance program criteria can be found on the ORVET Home Loan Program Synopsis available at www.orvethomeloans.com

Annual Percentage Rates based on $350,000, 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.

ODVA | VETERAN HOME LOAN PROGRAM

888-633-6826 | 503-373-2221

More information at orvethomeloans.com

*QVMB Funds are for veterans whose discharge date is within 25 years from date of loan lock/reservation of funds.

**Unrestricted Funds are for veterans whose discharge date is more than 25 years from date of loan lock/reservation of funds.

Effective date 04/01/2026

EQUAL HOUSING OPPORTUNITY