

HOME ADVANTAGE Loan Program



Qualified Washington State residents may be eligible for lower mortgage interest rates and down payment assistance.

Apply Today!

The **Home Advantage loan program**, from the Washington State Housing Finance Commission, helps qualified low- to moderate-income home buyers purchase a home.

The program can be used with conventional, FHA, USDA, and VA home loans. Eligible households may also qualify for down payment assistance for a maximum loan amount of up to 4% of the first mortgage loan amount in the form of a deferred second mortgage at **0% interest** and no monthly payment.

HOW TO QUALIFY FOR HOME ADVANTAGE:

- This loan program is available for qualifying residents in the state of Washington.
- Annual household income must not exceed \$145,000.
- A 620 credit score is required for each borrower.
- Participants must attend a **FREE** Home Buyer Education Seminar and receive a certificate of completion. Valid for two years.

Contact **Debra** and **Zack** today to see if you qualify for Washington's **Home Advantage loan program** or to learn more about available options.

TeamMacLoans.com



DEBRA McELVENY

SENIOR MORTGAGE BANKER
Summit Mortgage Corporation

360.907.0335
debram@go-summit.com
TeamMacLoans.com

NMLS 104467



ZACK McELVENY

MORTGAGE BANKER / LICENSED
TRANSACTION COORDINATOR
Summit Mortgage Corporation

360.907.2230
zackm@go-summit.com

NMLS 1549072

VANCOUVER 13115 NE 4th Street, Ste. 160 • Vancouver, WA 98684



SUMMIT MORTGAGE CORPORATION | NMLS 3236 • Equal Housing Opportunity This is not an offer for extension of credit or a commitment to lend and is subject to change without notice. Certain restrictions apply on all programs. Complete guidelines, loan applications, interest rates and annual percentage rates (APRs) are available through Summit Mortgage Corporation. Licensed in CA by the Department of Business Oversight. Loans will be arranged or made pursuant to the California Financing Law. Questions and Concerns may be directed to support@go-summit.com, 13115 NE 4th Street, Ste. 160, Vancouver, WA 98684. www.nmlsconsumeraccess.org/EntityDetails.aspx/COMPANY/3236. Other restrictions or limitations to any program may apply. Not all applicants will qualify. This is not a commitment to lend. Team Mac Loans is a division of Summit Mortgage Corporation. Debra McElveny is licensed to originate mortgage loans in OR/WA. Zack McElveny is licensed to originate mortgage loans in OR/WA.

