



Looking for an affordable loan program for Virginia buyers?

Give your low- to moderate-income buyers a place to call home with VHDA loans.

Call me to find out if your buyer qualifies today.

VHDA offers a range of home loan options to meet a range of borrower needs — both for first-time homebuyers and repeat homeowners. The programs offer competitive rates and/or low mortgage payments on loans up to \$417,000, helping to put the dream of home ownership within reach.

Depending on the program that's right for your buyer, features may include:

- ▶ 97% financing on conforming loans
- ▶ low down payment
- ▶ closing cost assistance
- ▶ more flexible credit underwriting

B.F. Saul Mortgage is a preferred VHDA lender.

B.F. SAUL MORTGAGE
A CHEVY CHASE BANK COMPANY



Products and programs subject to change without notice.

Chevy Chase Bank, F.S.B. and the B.F. Saul Mortgage Company are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the United States. We encourage and support an affirmative advertising and lending program in which there are no barriers to obtaining home financing because of race, color, religion, sex, handicap, familial status (e.g., having children), age or national origin.