



## THESE INNOVATIVE PROGRAMS CAN HELP YOU SAY YES TO MORE FIRST TIME HOME BUYERS

In addition to government - sponsored programs from FHA, USDA and both Fannie Mae and Freddie Mac, Valley offers these proprietary programs with special benefits:

### Community Advantage Homeownership Program

- Designed for Low-Moderate Income HHs
- 3% down payment / No PMI Required
- Competitive Rates

### Community Plus Homeownership Program

- Designed for homebuyers purchasing in select geographic communities
- 5% down payment / No PMI Required
- No Maximum Limit on Buyer Income

### Welcome to the new era at Valley.

More innovation, more technology and more focus on you.



#### Amy Robbins

Mortgage Branch Manager  
NMLS# 67197  
One North Federal Highway  
Boca Raton, FL 33432

C: 585-230-9697

[arobbins@valley.com](mailto:arobbins@valley.com)  
[valley.com/arobbins](http://valley.com/arobbins)



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[valley.com/arobbins](http://valley.com/arobbins)

As of 1/24/2020, an example that illustrates a \$100,000, 30 year fixed-rate Community Advantage mortgage with a 3% down-payment has an APR of 3.189% and a monthly P&I payment of \$422.00; an example that illustrates a \$100,000, 30 year fixed rate Community Plus mortgage with a 5% down-payment has an APR of 3.375% and a monthly P&I payment of \$442.00. Estimated monthly payments do not include taxes and insurance premiums and the actual payments will be greater. Additional terms and conditions apply. Geographic conditions apply. Income eligibility limits may apply. © 2020 Valley National Bank. Subject to credit approval. Member FDIC. Equal Opportunity Lender. All Rights Reserved. VCS-8871.

