



# Exclusive benefit to Commonwealth of Virginia employees. \$1,000 OFF your closing costs when purchasing or refinancing a home in Virginia or North Carolina.

At Tidewater Home Funding, we feature a variety of loan programs:

**Primary residence, second home, investment properties**

**Conventional** (*traditional loan option*)

**VHDA** (*offered in Virginia to first-time homebuyers*)

**FHA** (*backed by federal government, allows as little as 3.5% down payment*)

**VA** (*available to qualified military members or veterans*)

**Jumbo** (*for mortgages over \$424,100*) **AND more!**



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