

## Home Loans

ValleyStar offers dependable, full-service home loans with flexible terms. **It's** friendly, hometown service from a name you can trust! Whether you are buying or refinancing, contact one of our experienced home loan officers below for direct, personalized assistance with the entire borrowing and closing process.

### Advantages of Home Loans at ValleyStar:

- FHA, USDA and VA financing available
- Rates are very competitive
- Refinancing current home loan is easy!
- Loans available in Virginia and in North Carolina
- Make payments within your ValleyStar account

### Home Loans Available:

- Conventional fixed rate mortgages up to 30-year term
- 1-Yr Adjustable Rate Mortgage (ARM)
- Various adjustable rate mortgages
- Land Loans: Fixed and adjustable available

### We are here to serve you!

Collinsville, Martinsville  
& Waynesboro Offices:  
Tonya McPeck 276.632.1679 ext.2103

Roanoke & Rocky Mount Offices:  
Anita Jones 540.483.0018 ext.3105

Danville & South Boston Offices:  
Alexa Magaña 434.857.9020 ext.2606

## Home Equity LOC

A home equity line of credit is an excellent way to use the equity in your home to purchase anything you need or want. **It's** like having money in your pocket. And, obtaining funds this route allows you to get a much lower rate and greater flexibility as compared to applying for a personal loan. In many cases, there are even tax benefits.\*

### Our Home Equity Line of Credit Offers:

- Flexible spending power with a low variable rate
- Access line of credit for up to 10 years
- Easily transfer funds to other ValleyStar accounts as needed
- No prepayment penalties
- Interest may be tax deductible\*

### What can you use it for?

- Make home improvements
- Consolidate credit card debts
- Purchase a new or classic auto
- Purchase a boat and/or jet ski
- Purchase a camper and/or motor home
- Purchase a motorcycle and/or ATV
- Purchase a second home
- Take a vacation
- Do whatever you choose!

\*Consult with your tax advisor regarding the deductibility of interest.