



The American dream for those who help to preserve it.

M&T salutes veterans with our VA Mortgage

- No downpayment – 100% financing available on loan amounts to \$484,350 for purchases, Interest Rate Reduction Refinance Loans (IRRRL), cash-out refinancing and new construction
- Homebuyer Assistance Programs (HAPs) can be used for payment of prepaids, closing costs, and/or downpayments
- Availability of a below market interest rate*
- Seller closing cost assistance
- Financing for 1-4 family properties and VA-approved condos
- Jumbo loan amounts available on single family homes with additional downpayment monies required

For more information, contact M&T Bank today.

M&T Bank
Understanding what's important®



Equal Housing Lender.

VA Mortgages available only on owner-occupied, one-to-four family homes, planned unit developments, and condominiums in VA-approved buildings. Not available on investor, co-ops or manufactured homes. *Borrowers must purchase a home in a low-to-moderate income census tract in M&T designated areas or in which a purchase money loan is made to a borrower in a designated area and whose income is at or below 80% of the HUD Median Area Income. All lending products are subject to credit and property approval. © 2019 M&T Bank. Member FDIC. NMLS# 381076 MMC-DS231