



Rent payments on the rise?  
Say hello to home Ownership.

Paying rent is like “Cash in the Trash”  
Why rent when you can own?

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**Buy a home and.....**

- ✓ Enjoy the pride of ownership
  - ✓ Build up equity & Credit
  - ✓ Watch your investment grow
  - ✓ Deduct mortgage interest & taxes
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**Affordable Mortgage Opportunities**

- ✓ Own for \$500 down – For first time home buyers
- ✓ Flexible Credit Requirements
- ✓ Competitive Rates
- ✓ Dedicated Mortgage Loan Officer to guide you through every step of the way
- ✓ Access to homebuyer education providers

**Our new No Fee Mortgage PLUS\* can save \$\$\$**

- \$0 Application Fee
- \$0 Closing Fees
- + No Private Mortgage Insurance
- + Close-On-Time Service Guarantee - if you don't close on time, we'll pay your first month's mortgage, principal and interest payment.
- + Best Value Guarantee – we'll give you the best value or we'll give you \$250

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