

## Offering competitive rates for first-time homebuyers!

- Can be used with Conventional, FHA, USDA, and VA mortgage insurance
- Compatible with our Low Down Home Loan, which may help with down payment and closing costs
- 30-year fixed rate at favorable terms for your buyer
- Local servicing







The perfect option for growing families, empty nesters, and everyone in between!

- Can be used with Conventional mortgage insurance
- 30-year fixed rate at favorable terms for your buyer
- Local servicing







## Helping buyers cover their down payment and closing costs

- Compatible with our Homeownership Program
- Covers up to \$8,000 in down payment and closing cost assistance
- 15-year, 2% 2nd DoT
- Local servicing



