

Buying Your First Home?

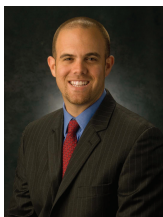
Take advantage of a mortgage made specifically for the first-time homebuyer. **Regions First-Time Homebuyer Program** is a Fixed-Rate Mortgage product with closing costs paid by Regions Mortgage.

This program is ideal for the first-time homebuyer who has limited funds available for closing costs. It can free up more cash for the down payment and enable savings for repairs and other uses.

Regions First-Time Homebuyer Loan offers the following features:

- Must be owner-occupied
- Loan amount can be up to 97 percent of the home's value
- Homebuyer counseling required for all borrowers
- Down payment may come from a family member in the form of a gift
- Options for borrowers with no credit score or non-traditional credit history

Contact me today. It would be a pleasure to help.



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