

THINK YOU CAN'T GET A HOME LOAN?



WELL, THINK AGAIN.
YOU MAY BE PLEASANTLY SURPRISED.

Money is Available — Today's borrower needs to have stable employment of at least two years, sufficient income to cover the monthly mortgage payment and living expenses, adequate savings to make at least a 5% down payment and a FICO credit score of at least 620. If you meet those basic requirements and plan to live in the property, you may be well on your way to your next home.

Rates are Attractive — At 5.68%, mortgage interest rates have declined in recent weeks and are now at or near 40-year historical lows.¹

Lots of Options — Many mortgage products are available to suit all types of buyers – from conventional fixed-rate products and ARMS, to FHA and VA loans for borrowers needing more flexible lending options.

Affordability has Improved — The national Housing Affordability Index in December 2007 was the best it has been in nearly three years.² And with declining mortgage rates in January, combined with current home prices, it could improve even more in the weeks ahead.

Now is the Time to Make Your Move

If a home purchase is in your future plans, now may very well be the time to act. There is ample inventory on the market for you to capture that "dream" home you've always wanted at a price and terms you can handle. But don't wait too long, because another qualified buyer may capture it first.

¹ Jan. 31, 2008 Primary Mortgage Market Survey® data according to Freddie Mac. Based on an average 30-year fixed mortgage rate with an average 0.4 point. ² National Association of REALTORS®

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