



## If other bankers just shake their heads when you talk about buying a home, let Franklin First lend a hand instead

You know the story...Not enough income. Not enough for a down payment. No gift money. Hidden fees. Even when it seems like you can afford to put your family in a home of your own, you find out the bank doesn't think so.

### Just 5% Down Payment!

Franklin First's Helping Hand Homebuyer program can help you buy or purchase it and finance any needed renovations. We adjust our income requirements to reflect the number of people in your family, and we allow you to count on money given to you as a gift to meet the low 5% down payment.

### Lower Rates and Fees!

When Franklin First steps forward to lend a hand, there are no hidden costs to surprise you.

Here's what you get:

- 5% down payment requirement, with up to 2% as a gift
- 30-year, fixed rate loan at a reduced interest rate
- Reduced loan origination fee
- \$50 off the document preparation fee
- Reduced fee to lock-in today's great rate

### It's a Buyer's Market!

Interest rates are lower than they've been in years. If you qualify for the Franklin First Helping Hand Homebuyer program, you can spend up to \$78,000 for your new home, including renovations. In today's market, that's a lot of house.

*Call any of our offices toll-free: 1 800 262-1210, or ask your realtor about Franklin First's Helping Hand Homebuyer program. Then, let's shake on a deal.*

**See...**  
**FRANKLIN FIRST**



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