Stop paying your landlord's mortgage, and start investing in your future...

The Maryland Mortgage program and First United Bank & Trust are ready to help you buy a home of your very own. Becoming a homeowner means stability for your family, greater control over how you live, and the potential to create a strong financial future.



MARYLAND MORTGAGE

Making Homeownership Affordable



Down payment & closing cost assistance

Generous interest-free, deferred loans help you pay upfront costs to get you into your home faster and begin building equity sooner.



30-year fixed rate Competitive interest rates stay the same, so you know what your

repayments will be every month for the life of the loan.



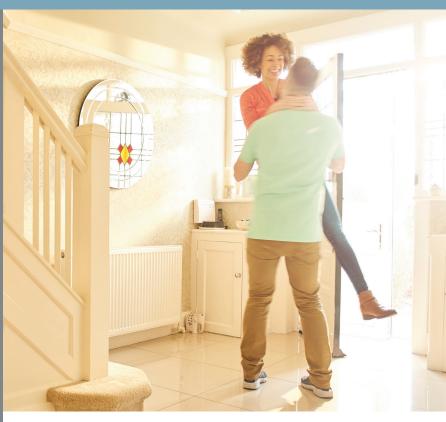
Homebuyer education

Community-based homebuyer classes help you understand the home-buying process and give you confidence and knowledge to make the right decisions.



Maryland HomeCredit A federal tax credit worth up to \$2,000 annually for the life of the

loan makes homeownership even more affordable.



What is the Maryland **Mortgage program?**

It's a loan program that provides financial support to help families overcome the barriers associated with buying a home. Important features are listed to the left.

Who is First United Bank & Trust?

We're your local bank and an approved lender of the Maryland Mortgage program. At First United, we provide the tools and support you need to get into your own home. We take the time to understand your unique situation and walk you through every step of the home-buying process.

First United has been part of the community for more than 100 years, and we're here for you.

How do I get started?

Our friendly home loan experts are here to answer your questions and help you with the application process. Call or stop by your nearest office to learn more. If you're ready to apply right now, visit MyBank.com/mortgage to fill out a quick online application.



NMLS ID #482400

Credit and Property Approval required (MD Mortgage requires subject property location to be in Maryland). This is not a guarantee of credit approval. Other loan limitations may apply; please see Loan Originator for answers to questions.

