

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.

Samuel Pink

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