



Mortgage Rates Are Falling



First United
Bank & Trust

Mortgage rates have dropped, creating the perfect opportunity to purchase or refinance your home. Take advantage of our special **\$400.00*** closing cost discount through November 30, 2024.

Our competitive pricing, lending options and various assistance programs make it easier to achieve your homeownership goals.

Special Promotion
Discount of \$400.00*
Off all closing cost

Or

First-Time Homebuyer
Up to \$12,500**
Available for Home Purchase

Or

Community Partners
Up to \$15,000**
Available for Home Purchase

Talk to a Mortgage Relationship Manager or visit one of our convenient locations for details.

1-888-692-2654 | [MyBank.com/mortgage](https://www.mybank.com/mortgage)

*Offer subject to change and may expire at any time. Offer is valid for applications submitted through 11/30/24. Must be 18 or older to apply. Loan approval is subject to credit approval, property approval, and program guidelines. Mortgage, home equity and credit products are offered by First United Bank & Trust. Offer only valid for In-House First United Bank & Trust mortgage products and Fannie Mae products that will be serviced by First United Bank & Trust. Other investor or brokered products and Home Equity Line of Credit products do not qualify for this offer. Not all loan programs are available in all areas for all loan amounts. Interest rates and program terms are subject to change without notice. Mortgage Loan Application must be submitted and received prior to offer expiration date. Exclusions may apply at the bank's discretion. Contact a Mortgage Relationship Manager for details.

**First-Time Homebuyer is a product of the Federal Home Loan Bank of Atlanta. Household income restrictions and other requirements apply. Please see Federal Home Loan Bank of Atlanta's Affordable Housing Program Implementation Plan at www.fhlbatl.com for complete product requirements. Only applicable to properties located in Maryland.

Mortgage

