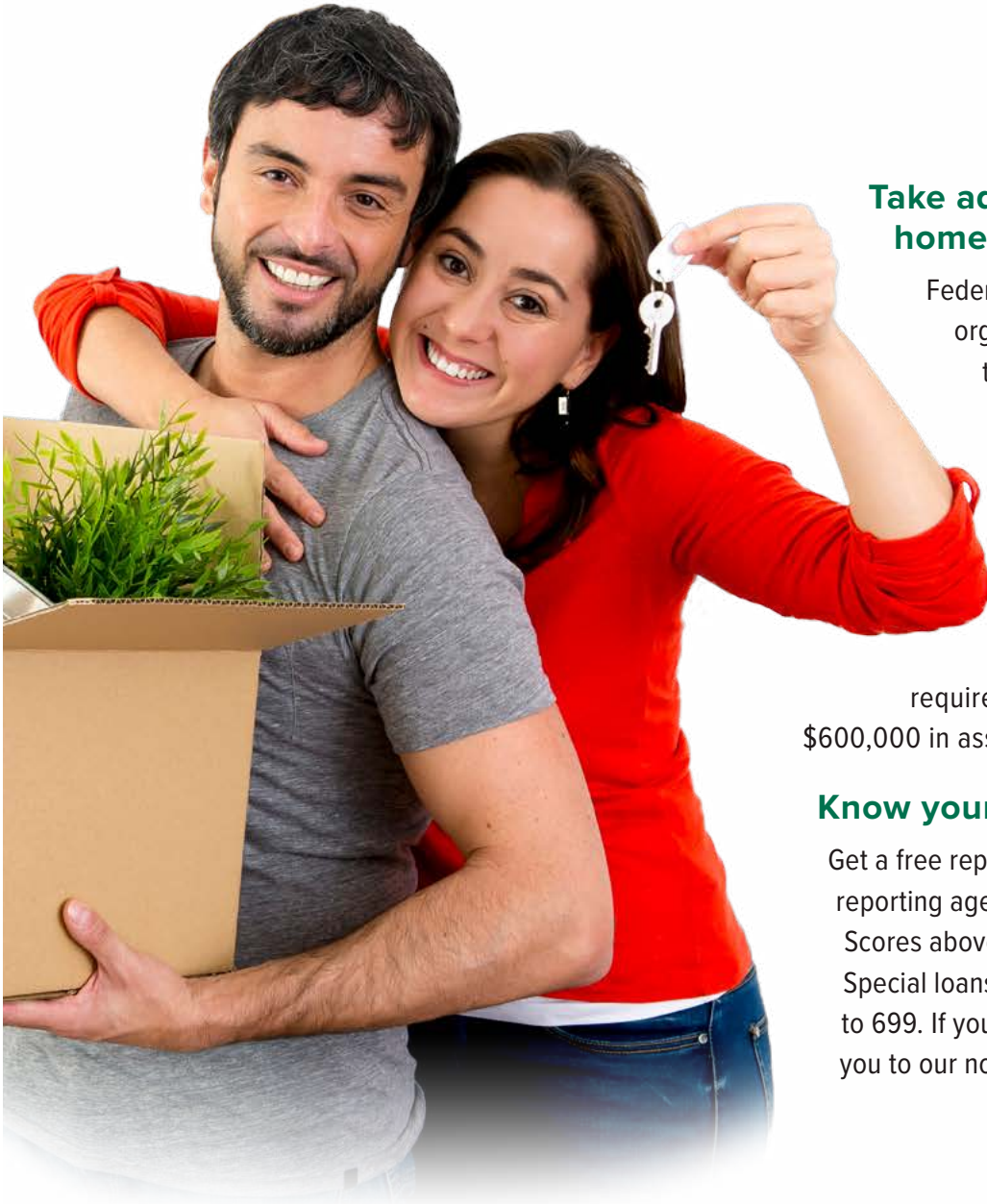


Buying your first home?



Take advantage of first-time homebuyer programs:

Federal and state governments and local organizations offer dozens of programs to help you buy your first home. We'll use them to their fullest to help you transition from renter to owner.

Explore down payment assistance opportunities:

You could qualify for \$3,000 to \$10,000 if you meet eligibility requirements. Last year we found over \$600,000 in assistance for our customers.

Know your credit score:

Get a free report from each of the three credit reporting agencies at www.annualcreditreport.com. Scores above 700 qualify you for most loans. Special loans are available for scores from 580 to 699. If you need to repair your credit, we'll refer you to our non-profit partner organizations.

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Please visit www.carrolltonbanking.com/home-loans to learn more about how we can help.



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