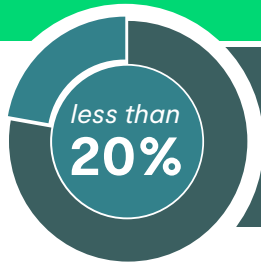


The Benefits of Mortgage Insurance



You can buy a home with a **smaller down payment** than you may think with mortgage insurance (MI).

MOVE IN FASTER

You don't have to wait until you've saved enough for a **20%** down payment.

MORE BUYING POWER

You can buy a house with as little as **3%** down. So you have more money to use for what you really need.

SAVINGS FLEXIBILITY

Lower down payment allows you to use savings for whatever situation may arise.



CANCELABLE

MI may be canceled when the loan reaches **80%** of the original value.¹



MORTGAGE PAYMENT DECREASES

Your monthly payment will go down when MI coverage is canceled.



TAX DEDUCTIBLE

With a mortgage insurance tax deduction, qualified borrowers may be able to save **\$200 – \$400** each year.²



LOWER PAYMENTS

MI may be able to save you more than FHA or other types of financing.

Homeownership doesn't have to be a dream. Mortgage insurance can get you into a house faster with less than a 20% down payment. Talk to your loan officer to learn more about the value of MI.

¹ Contact your loan servicer for cancellation requirements.
² Consult your tax advisor for tax advice. MI tax deductibility is subject to annual Congressional approval.