

# Save More with **First-Time Homebuyer Plus**

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**We know purchasing your first home is a big deal. That's why we offer personalized service and guidance every step of the way—from first call to closing, seven days a week.**



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**First-Time Homebuyer Plus includes:**

- ▶ No application fee
- ▶ No down payment required
- ▶ Up to 6% seller contribution allowed
- ▶ Up to \$2,500 toward your closing costs<sup>1</sup>
- ▶ Up to \$5,050 cash back when you buy with RealtyPlus<sup>®2</sup>
- ▶ \$200 Visa<sup>®</sup> Prepaid Loyalty Card after closing<sup>3</sup>

**Want to learn more? Check out our new Home Center.**

This is a first-time homebuyer's dream. Here you'll find the tools and guidance you need to make your experience a smooth one. From calculators to personalized features and all types of articles, Home Center will provide you with the information you need to make an

 informed decision. Visit today at [homecenter.navyfederal.org](http://homecenter.navyfederal.org).

**Federally insured by NCUA.** <sup>1</sup>Limited-time offer available for all first mortgage purchase loans except HomePath<sup>®</sup>. Member cannot receive cash back from this offer. Certain restrictions may apply. Ask your loan officer for details. <sup>2</sup>Cash rebates from \$400 to \$5,050 are available in most states. You must be represented by the assigned RealtyPlus real estate firm at closing to qualify. Contact RealtyPlus for terms and conditions. <sup>3</sup>Limited-time offer available to first-time homebuyers only. Offer available for new applications on first mortgage purchase loans only. Certain product exclusions may apply. The Visa Prepaid Loyalty Card will be mailed to you within 2 weeks after your loan closes with Navy Federal. One offer per household. © 2012 Navy Federal NFCU 40664 (2-12)



For more information and to apply, visit [navyfederal.org](http://navyfederal.org) and search keyword "First-Time Homebuyer."

