



Affordable Mortgage Program

When you're ready to purchase your own home, our Affordable Mortgage Program is designed to provide individuals and families a purchase opportunity with the possibility of 100% financing,^{1,2} a fixed rate, and other helpful loan benefits.

BENEFITS

- No mortgage insurance required
- No income limitations for properties within targeted census tracts³ and 80% of median income (based on household size)⁴ for properties outside targeted census tracts
- Seller contributions permissible up to 9% of the loan amount
- Qualified down payment assistance programs allowable

HOW IT WORKS

- Financing¹ up to \$417,000 for primary residences in all counties^{5,6}
- 100% Loan-to-Value (LTV)²
- Purchase only
- Borrower must contribute \$500 of their own funds



It's easy to get started.

www.synovusmortgage.com/lisaanderson

FOR MORE INFORMATION

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¹ Subject to credit and underwriting approval.

² LTV based on lesser of the appraised value or sales price of the subject property, which must appraise for at least the proposed sales price.

³ Properties within a targeted census tract can be found on the Federal website www.fiec.gov/Geocode/default.aspx.

To determine if that tract is underserved and therefore qualifies for this product, visit <http://www3.freddiemac.com/ds2/sell/affgold.nsf/frnHomePage?OpenForm>.

⁴ Median incomes for counties or Metropolitan Statistical Areas (MSAs) can be found on the HUD website www.huduser.org/portal/datasets/il/il14/index.html.

⁵ Property must be in Alabama, Florida, Georgia, South Carolina or Tennessee.

⁶ Eligible property types: single family detached, detached condo or attached townhome.

Pre-purchase homeownership counseling required; fee applies.

Closing costs applicable and escrow required.

Offer subject to change.

Synovus Mortgage Corp. is a subsidiary of Synovus Bank.

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BANK**


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Banking products are provided by Synovus Bank, Member FDIC. Divisions of Synovus Bank operate under multiple trade names across the Southeast.

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