

# WHEN LIFE HAPPENS, MORTGAGE +PLUS DOWN PAYMENT PROTECTION HAS YOU COVERED



**MORTGAGE +PLUS<sup>SM</sup>**  
BY FIRST HERITAGE MORTGAGE

**Down Payment Protection for the modern homebuyer**

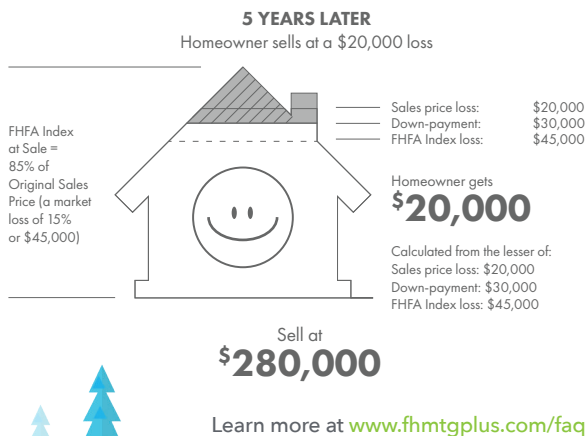
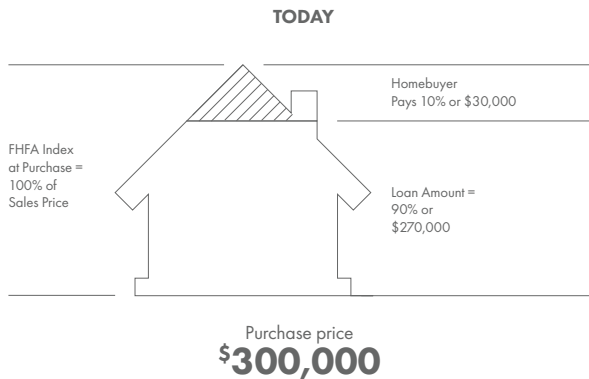
Exclusively provided in the Mid-Atlantic by First Heritage Mortgage

Visit **[www.fhmtgplus.com](http://www.fhmtgplus.com)** to learn more

# DOWN PAYMENT PROTECTION IS THE ONLY SOLUTION THAT PROTECTS YOUR NEST EGG

It can protect up to the full amount of the homebuyer's initial down payment, in the event of a loss when you sell in a down market. Now you can be protected the same way the banks are protected when you get a mortgage.

Here's an example of how it works:



Lenders protect themselves with title insurance, private mortgage insurance and homeowners insurance, all funded by you, the homebuyer. Why shouldn't you do the same? Only Mortgage +Plus by First Heritage Mortgage covers you by protecting your down payment against unpredictable market losses.

Homes have historically been a great investment. For most people, it is the largest asset they will ever own. Modern homebuyers have learned however that events outside your control can impact your home's value forcing you into very difficult situations where you can lose that investment.

Mortgage +Plus was born out of these needs. It was built to put you, today's modern homebuyer, in the driver's seat when life happens (and it will).

Mortgage +Plus down payment protection is the only solution of its kind, and is only available in our marketplace from First Heritage Mortgage.

## TO LEARN MORE

Contact a First Heritage Mortgage loan officer or visit [www.fhmtgplus.com](http://www.fhmtgplus.com).



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