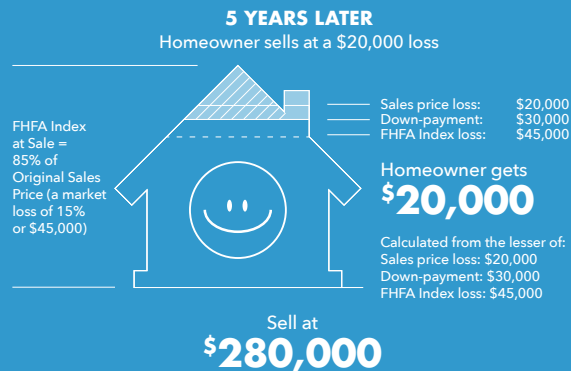


A SIMPLE, AFFORDABLE SOLUTION IS NOW AVAILABLE

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:



Learn more at www.fhmtgplus.com/faq

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



MORTGAGE +PLUS™
BY FIRST HERITAGE MORTGAGE

Mortgage +Plus down payment protection is exclusively provided by First Heritage Mortgage to homebuyers in the Mid-Atlantic region.

Contact a First Heritage Mortgage loan officer to learn more!

www.fhmtgplus.com

NOTE: Coverage restrictions may apply. Please refer to <http://www.fhmtgplus.com/faq> for important information and disclosures on Mortgage +Plus down payment protection coverage and how it works. Mortgage +Plus by First Heritage Mortgage is distributed by PVI Agency, LLC. PVI Agency, LLC dba ValueInsured is a licensed agency in all 50 states and the District of Columbia, and is not affiliated with First Heritage Mortgage. Terms and conditions of the insurance described herein as Mortgage +Plus, including pricing, are determined solely by the issuer of the coverage and not by First Heritage Mortgage. The description of Mortgage +Plus contained herein should not be considered as a solicitation nor an offer to provide such insurance in any jurisdiction whatsoever where it would be unlawful to do so. Approval of your mortgage loan from First Heritage Mortgage will not be conditioned upon your obtaining Mortgage +Plus down payment protection.

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MORTGAGE +PLUS™
BY FIRST HERITAGE MORTGAGE

A SIMPLE, AFFORDABLE SOLUTION IS NOW AVAILABLE

THE NEW AMERICAN DREAM OF HOMEOWNERSHIP IS NOT DIFFERENT – JUST SMARTER

Some say the American Dream is fading. In today's digital and global economy, Americans demand flexibility and mobility – whether to move for a dream job, upgrade your home for a growing family, or simply to pursue life's adventures. But that should not preclude you from the pride and satisfaction of becoming a homeowner. With down payment protection, even if you need to move and sell in a market downturn, your down payment can be protected. You can own a home on your own terms without risks. The New American Dream of homeownership is alive – and smarter than ever.



FOR ALL THE RIGHT REASONS, MORTGAGE +PLUS DOWN PAYMENT PROTECTION IS THERE FOR YOU

"I just got that amazing new job we wanted on the west coast! We need to relocate."

"I've finally been able to save up for a home but I'm just too scared to pull the trigger."

"Son, it's time you stop throwing away money on rent. We need to work on buying you an apartment."

"With the kids off to college, the empty nest is just a bit too empty. We need to simplify."

"Honey, I'm pregnant. We're going to need a bigger home."

TAKE BACK CONTROL OF YOUR LIFE SO YOU CAN LIVE IT ON YOUR OWN TERMS

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 for you, today's modern homebuyer to put you in the driver's seat when life happens (and it will).

