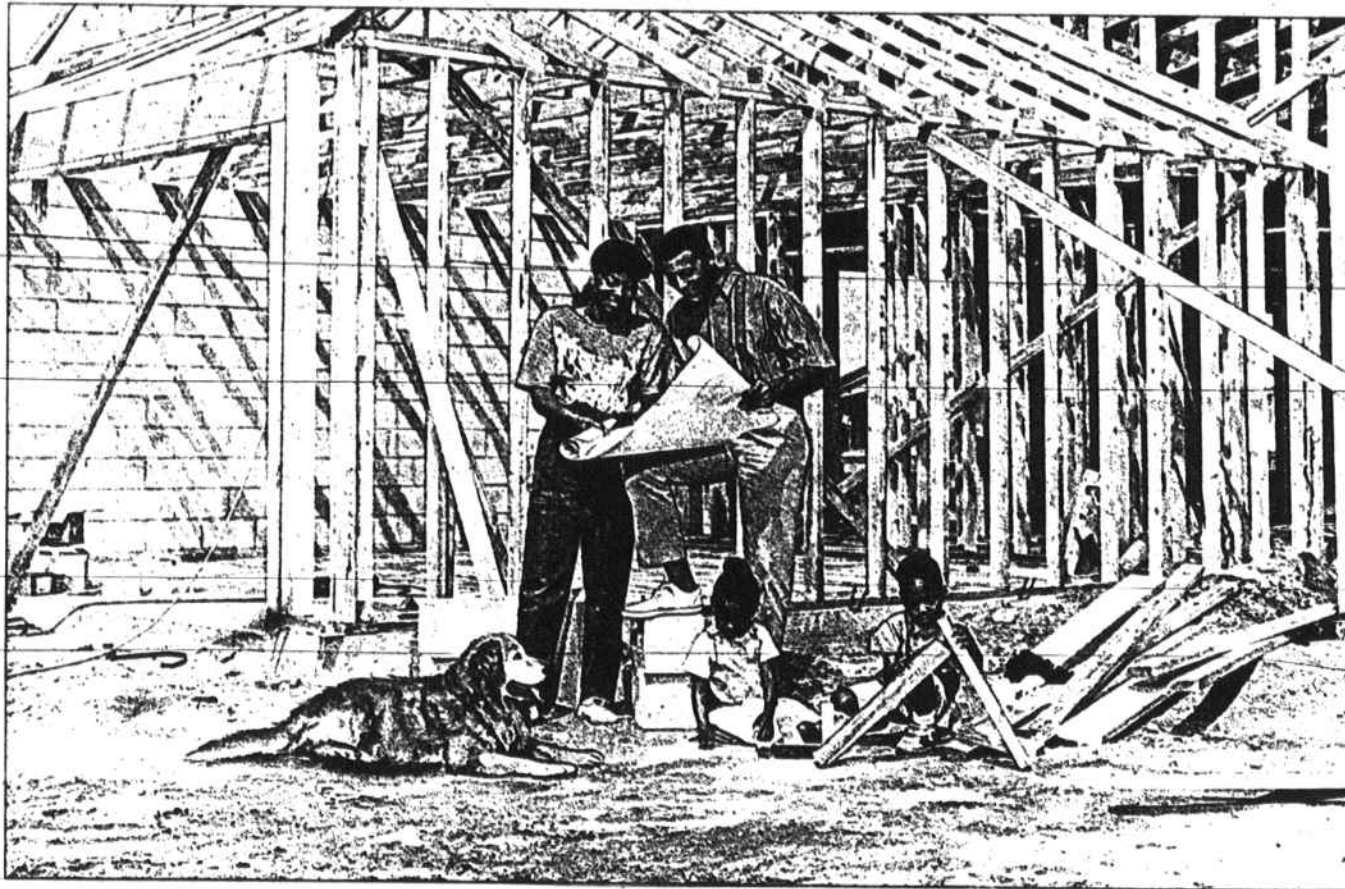
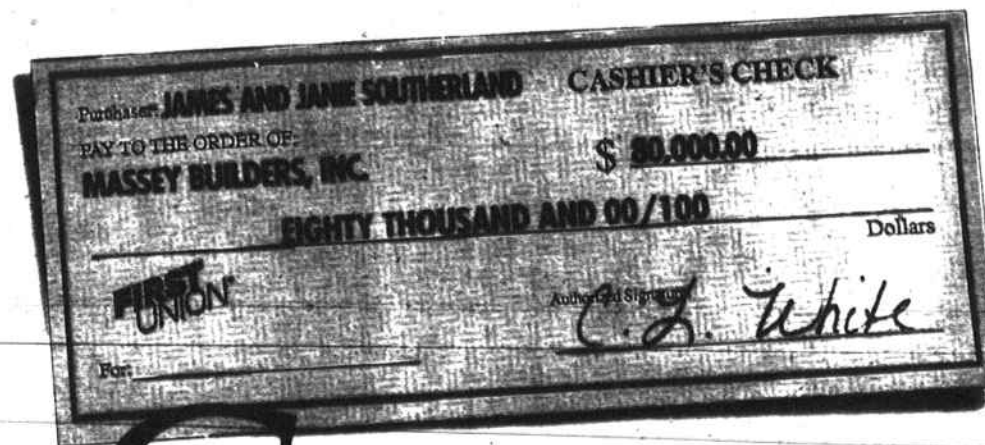


What kind of loan does your life need?



REALITY.



CHECK.

FIRST UNION INTRODUCES THE REALITY CHECK.

You've been paying rent for *years* and have nothing to show for it. You'd really like to own your own home. That's reality. The check - well, that's the answer. And First Union has it. Ask about our Affordable Home Mortgage Loan. Because the size of your income doesn't have to limit the size of your dreams.

AFFORDABLE HOME MORTGAGE LOAN FEATURES:

- Competitive interest rate
- Down payments as little as 5%
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- Payments tailored to fit your budget
- Loan amount can be up to 95% of the value of your home
- Flexible qualifications
- Finance part of the closing costs

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