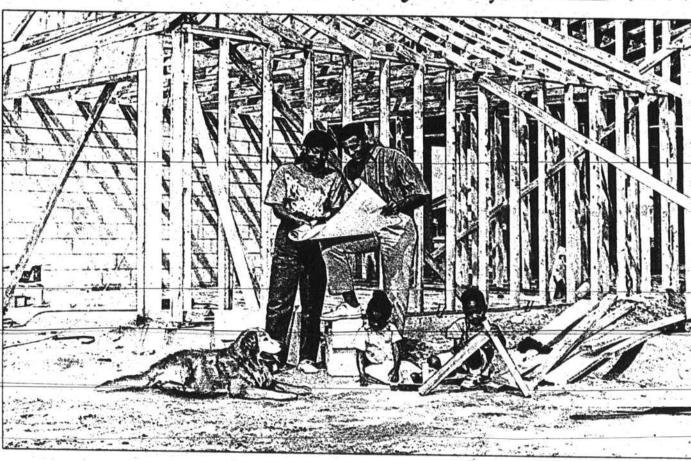
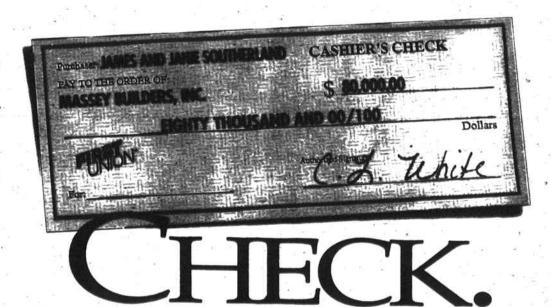
## What kind of loan does your life need?



## REALITY.



## 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%
- No discount points charged
- 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

Now's a great time for a First Union Reality Check."

Interest rates may never be this low again. So apply for the Affordable Home Mortgage Loan today.

When it comes to service, everything matters.



First Union National Bank of North Carolina

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Branch Offices Statewide

Loans subject to credit approval.

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