

If you feel locked out of buying a home, Wachovia Advantage can open the door.



You don't need a million bucks to get the attention, respect and answers you need. When you want to buy a home, come to Wachovia Mortgage. We have two kinds of affordable homeowner loans that work with lower down payments. They're called Wachovia Advantage loans, and one may be right for you. To get started, just ask yourself if these five statements are true:

1. You plan to live in the house you buy.
2. You've been continuously employed for the last two years.
3. Your credit record has been satisfactory for the last twelve months.
4. There are no uncleared judgments or collections on your credit record.
5. You've never declared bankruptcy or been under a wage-earner plan.

These are the kinds of questions your Wachovia Mortgage lender will ask. At the same time, we'll be happy to answer your questions about the whole home-buying process. And we also offer free seminars and brochures.

So call 1-800-WACHOVIA (1-800-922-4684), or drop by any Wachovia office. We may have the keys you've been looking for.

WACHOVIA



To determine which loan is best for you, ask your Wachovia lender. Eligibility is determined by comparing your income to that of the average income in your area. If you make no more than 100% of that average, you are eligible to apply for a Community Homebuyers' Program (CHBP) loan. If you make no more than 80% of your area's average, you are eligible to apply for a Neighborhood Revitalization Program (NRP) loan. Subject to credit approval. © 1995 Wachovia Corp.