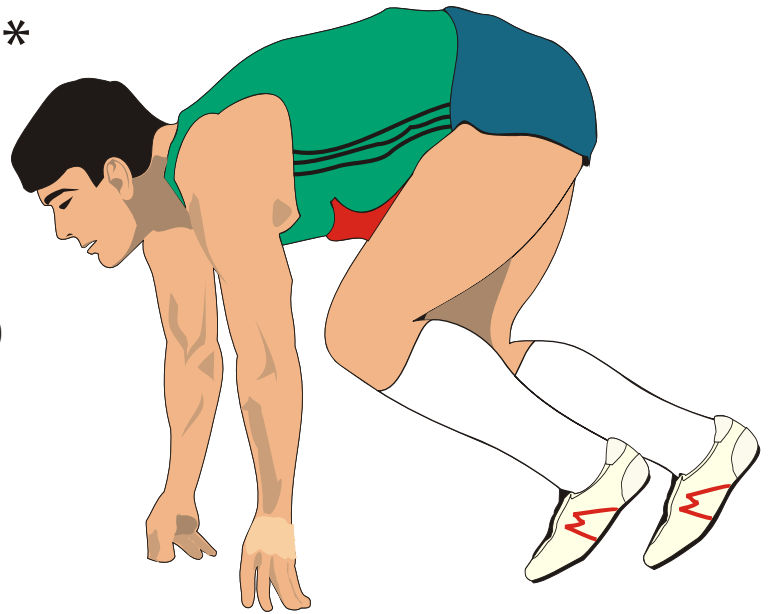


# Get off to a Great Start....

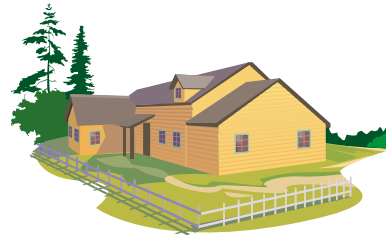
New Program for  
First-time Homebuyers!

**3.750%** Interest Rate \*  
First 2 Years  
20% Down

**5.522%** APR



- ❑ Take advantage of the new \$8,000 tax credit for first-time buyers.
- ❑ Easier on the budget with lower payments for the first two years.
- ❑ Enjoy peace of mind knowing your rate adjusts only once.
- ❑ You can buy with as little as 15% down payment. (Higher rate applies.)
- ❑ Minimum credit score of 700.
- ❑ \$417,000 maximum loan amount.
- ❑ Available to borrowers who haven't owned a home in the last 5 years.



\* Effective as of 2/24/09. Assuming a loan of \$100,000, with a 20% down payment (\$25,000) and a purchase price of \$125,000, the principal and interest payment would be \$463.12 monthly. Rate is available on loan amounts to \$417,000. Rate will adjust to 5.750% (5.522% APR) with a monthly payment of \$576.99 after the first two years. Rate/offer subject to change.

To find out more, call:

**Cindy Jones**

**(206) 725-6250**

[cindy.jones@washingtongfederal.com](mailto:cindy.jones@washingtongfederal.com)



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