



New! First-time home buyer* incentive from SunTrust Mortgage, Inc.

The U.S. government's tax credit has expired, but for those first-time home buyers* who missed that opportunity, there's still time to save money on the purchase of a home! During the month of May, SunTrust Mortgage is offering a special incentive** for first-time home buyers* who buy or build a home.

*This incentive is equal to 0.75%** of your loan amount. See the chart below for an example of how this incentive could benefit you:*

Loan Program	Conventional 30 Yr. Fixed
Purchase Price	\$250,000
Down Payment (%)	5%
Loan Amount	\$237,500
Interest Rate (APR)	5.125% (APR 5.9650%)
Principal & Interest	\$1,293.16
Mortgage Insurance	\$186.04
Estimated Escrow†	\$350.00
Total Monthly Payment	\$1,829.20 (118 monthly payments of \$1,479.20, followed by 242 payments of \$1,293.16)
Savings from First-Time Home Buyer Incentive	\$1,781.25

Call today to learn more about this great offer, while it lasts!



*For borrowers with an Agency loan, a "first-time home buyer" is defined as an individual who has not had an ownership interest (sole or joint) in a residential property during the three (3) year period preceding the closing date of the new purchase transaction. For borrowers with an FHA or VA loan, a "first-time home buyer" is defined as an individual who has had no ownership in a principal residence in the three (3) years prior to the closing date of the loan, or an individual who, though having owned a home in the previous three (3) years, owned a home with a former spouse while married and is no longer living in the property (as evidenced by the divorce decree and/or separation agreement).

**First-Time Home Buyer Incentive offer valid for the purchase of a primary residence by a "first-time home buyer." A completed residential mortgage loan application must be received by SunTrust Mortgage, Inc., and the interest rate locked on or before 05/31/10. Available only for FHA, VA and Agency loan programs. Offers, prices and programs are subject to change without notice. Subject to credit approval. Not valid with any other discount or promotion.

†Estimated escrow includes real estate taxes, homeowner's hazard insurance, and, if applicable, condo fees or homeowners' association dues, and/or flood insurance.

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