Owning a home has never been more affordable. M&T’s Rural Housing Program.

M&T’s Rural Housing Program makes homeownership affordable for buyers with little cash savings. In fact, buyers in eligible rural areas can often purchase a home with no downpayment.

M&T’s Rural Housing Program features:

- The security of a fixed interest rate
- No downpayment required helps buyers qualify for a home without a lot of cash savings
- Seller contributions up to 6% of the purchase price may be applied toward closing costs
- The ability of closing costs and prepaids to be paid with a gift from a family member, reducing cash needed at closing
- Both home purchase and refinance options*

To find out more, contact M&T Bank today.
1-800-322-6548

*This is not a commitment to make a mortgage loan. For refinance, the original loan must be Guaranteed Rural Housing only. Refinancing to reduce the total monthly payments may lengthen term or increase total interest expense. How much you save in refinance charges depends upon the specific amount financed, APR, term selected and where applicable, points and down payment. Rates, terms and conditions of accounts and services are subject to change without notice in accordance with applicable laws and at the sole discretion of M&T Bank. All lending products are subject to credit and property approval. Certain conditions and restrictions apply. Programs subject to change or discontinuation without notice. For eligible rural areas visit: http://eligibility.sc.egov.usda.gov

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