



Homeownership is important.

We're here to help first-time homebuyers navigate the mortgage process and make buying a home affordable, even if you have:

- Little money for a downpayment
- Little or “less-than-perfect” credit history
- A recent job change

To get started, call 1-888-253-0993
or visit mtb.com/mortgage.

M&T Bank
Understanding what's important®



Equal Housing Lender.

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