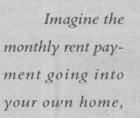
WHY RENT SOMEONE ELSE'S **DREAM**, WHEN YOU can HAVE YOUR OWN?

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instead of your landlord's pocket. Imagine taking advantage of tax breaks you thought only the rich could afford.

Imagine a loan program designed to make the down payment easier to manage. Sounds dreamy? With our new Community Homebuyer's Program, it's reality. Our plan



helps you meet the minimum 5% down payment by letting you team up with another source. You OUSING only need to put 3% down. The remaining 2% can come from family members (Have you been nice to 5

your parents?), a grant, or an unsecured loan from a non-profit organization. In other words, you can qualify for a home loan with less money in the bank.

So instead of paying for your landlord's home, stop by the offices of any U.S. Bancorp Mortgage Company, or our affiliate, U.S. Bank. Or call us at 1-800-748-5088. We'll show you that owning your own home doesn't have to be a figment of your imagination.