



Farmers and Merchants Bank

presents an informative **HOMEBUYERS SEMINAR**
for 1st Time-Homebuyers and Other Local Area Residents
looking to transition into a New Residence in 2025

Saturday, May 17, 2025
10:00AM–11:30AM
Randallstown Public Library
8604 Liberty Road
Randallstown, MD 21133-4797

Attendees
will be entered
into a drawing
to win our
giveaway
basket!

Continental Breakfast Selections, Refreshments provided to All Attendees

Attractive Homeowner Financing Programs to be presented by Tom Turner, V.P.–Mortgage Officer
include, FHLB Grant Money–Homebuyer closing costs/down payment;
Conventional– Low down payment for homebuyers, and Lender Credits.
FHA Financing–3.5% down payment, USDA Financing–100% Financing,
Maryland Mortgage Program–Bond Money toward closing & down payment.

Consult with a Local Realtor
on local area Homes for Sale:



Charlotte Roberta Waters
Broker/Owner

Roberta & Co. Real Estate
443-535-2359, Office/Cell
Charlotte@Roberta-Co.com
www.Roberta-Co.com



R.S.V.P. Required to:
tom.turner@fmb1919.bank
or by telephone to **410-239-9650**

