

FOR IMMEDIATE RELEASE:

CONTACT:

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**United Bank and Trust and Top Ann Arbor Agent Hosts
Free First Time Home Buyer's Seminar**

Today's market is extremely challenging for both sellers and buyers. Kathy Toth and Team will be hosting a round table discussion about current housing trends in hopes to arm buyers with knowledge about the changes in lending guidelines and programs.

Nationally known, Toth has been a real estate agent since 1989 and is consistently one of the top selling Realtors® in Michigan. With local knowledge and years of experience, Kathy Toth and Team provide this seminar to help potential buyers understand this difficult market. As part of one of the leading real estate teams in Michigan, Keller Williams Realty, the buyer agents take a personal interest in guiding Ann Arbor residents through purchasing a home.

During the seminar, United Bank & Trust and our Team will cover various home buying topics in clear, easy-to-understand language that will include:

- Gain the knowledge that will help them buy and/or sell a home in a slow market
- Discover ways to save money
- Learn how to buy a home with no money down and other helpful buyer tips
- Participate in our open discussion to dispel real estate myths

Home Buyer Seminars are open to everyone, whether or not a home purchase is in the foreseeable future.

The upcoming seminar is scheduled for the following date:

Date: Wednesday, October 7th 2009
Time: Seminar Begins at 6:00 p.m.
Where: United Bank and Trust
355 S. Zeeb Road
Ann Arbor, MI 48103

To RSVP, please call 734-669-0337 or email Info@KathyToth.com.

Buyers will also find additional information and resources at Toth's web site, www.KathyToth.com, where they can also sign up for her free monthly newsletter, search listings, as well as find additional information on buying or selling a home.
