



“WHERE THE CUSTOMER
IS OUR FIRST PRIORITY”

Five Great Things about Homeownership - realtytimes.com

If you have been on the fence about homeownership, *now is the time to take a leap!*
Take a look at *five short and sweet reasons why homeownership is great!*

1. Equity. When you pay rent, you never see that money again. Yes buying a home comes with some initial costs (down payment, closing costs, inspections), but you will make that money back over time in equity built in the home. Historically, homes appreciate 4% to 6% a year.

2. Relationships: Renters tend to see their neighbors come and go quickly. Home owners stay put much longer. This means more time to develop relationships. Research has shown that people with healthy relationships have more happiness and less stress.

3. Predictability: Most people buying homes today know that a fixed-rate mortgage is the way to go. This means your payment amount is fixed for the life of the loan. This allows for people to budget and make solid financial plans.

4. Ownership: You can renovate, update, paint and decorate to your hearts desire. You can plant trees, install a pool, expand the patio. The bottom line is this is your home and you can personalize it to your taste.

5. Awesome rates: It's a great time to buy. Interest rates are still near historic lows. If you have a steady income and a source for a down payment, then be sure to *talk to your local real estate agent about what homes in your area could be a fit for you.*

• All information deemed reliable but not guaranteed. For tax, investment or ownership advice we suggest you contact an attorney or certified public accountant.