

# NOW IS THE TIME TO BUY



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Whether you are looking for a place to settle down and raise a family, or an investment for your future, today is the right time to buy a home.

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Recently, homes have become more affordable due to lower home prices, historically low interest rates and tax deductions. In addition, acquiring a mortgage has become easier with options of lower down payments and fixed interest rates for you to take advantage of. That's why NOW is the right time to buy your new home!

## TAX ADVANTAGES

Many people are unaware of the tax savings associated with purchasing a home. The interest you pay on a home loan and the real estate taxes you pay on your home are both tax deductible which means you pay less tax. Giving you even more money in your pocket.

## MORE FINANCING OPTIONS

For many first-time home buyers saving the money for a down payment on a home has always been a big challenge. Many people still believe that you need a down payment of 20% of the value of the home you're trying to mortgage. This is not always the case, as an example more recently mortgagors are qualifying some homebuyers with down payments as low as 3 to 5 percent of the purchase price of the mortgage insured. In fact, low down payment mortgages are becoming increasingly popular. This makes buying your first home much easier.

## LOW HOME PRICES

With today's low prices you get a lot more house for your money now than you would have a few years ago. And when purchasing a newly constructed home there are even more advantages such as the most up-to-date architectural styles, neighborhood amenities, wiring for today's technology and custom design options.

## INVEST FOR THE FUTURE

Instead of worrying if your rent will increase when you renew your lease or if the landlord will sell the house, with a mortgage you have peace of mind knowing exactly what your payment is each month for the term of your loan. While your payments remain the same through the years the value of your home continues to increase. Stop putting money in a landlord's pocket, invest in your future.



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