

ARE YOU

MAKING YOUR LANDLORD RICH?

With so much negative attention on real estate in the media, most renters don't realize that it is actually a great time to buy your first home. It's a buyer's market, with hundreds of properties available and loan programs featuring down payments as low as 3.5%. Buy now and start putting equity in your pocket instead of money in your landlord's. It's easier than you think.

**MAYBE IT'S TIME YOU START
MAKING YOU RICH.**



ARE YOU

WISHING YOU HAD A HOME OFFICE,
STUDIO OR WORKOUT ROOM?

Perhaps you are thinking about a home business, yearning to express your creative side, or just want to cut down on the time you spend at the gym. Whatever your desire...nothing makes more financial sense than investing in a home of your own. And today's buyer's market and low interest rates give you more options than ever before.

**IT'S TIME TO HAVE WHAT
YOU REALLY WANT.**



ARE YOU

AWARE THAT YOU MAY QUALIFY FOR
HELP IN BUYING YOUR FIRST HOME?

Everyone knows owning a home makes sense. But some don't know that there are programs that can help. If you're a veteran, a public servant, have a retirement plan, or simply qualify for one of the many first time homebuyer programs, you have an advantage. Add to that the current buyer's market, and there has never been a better time to act.

**BUYING YOUR FIRST HOME
IS EASIER THAN YOU THINK.**



ARE YOU

AWARE RENTING MAY COST YOU
THOUSANDS OF DOLLARS THIS YEAR?

Not only is it possible to buy a home for the same amount you now pay in rent, but much of that payment will be tax deductible. Think of the appreciation you're missing out on...a \$100,000 home at 5% appreciation will make you \$5,000 richer every year! And with today's 3.5% down options, it makes more sense than ever to become a homeowner.

**IT'S TIME TO STOP
THROWING MONEY AWAY.**



ARE YOU

AWARE YOU CAN BE
PRE-APPROVED IN HOURS?

There's no guesswork involved when you are pre-approved for a mortgage. It's like shopping for a home with cash in the bank. You know your financing is taken care of, and you know exactly how much you can afford before you begin the search for your dream home. It's a buyer's market, so there has never been a better time to buy.

**IT'S TIME TO OWN THE HOME
YOU REALLY WANT.**



ARE YOU

PAYING MORE TAXES THAN
YOU NEED TO?

For every \$100 you spend in rent, you could be saving up to \$30 in taxes. If your rent payments are \$750 a month, you are in a 30% tax bracket, and if the same money you now spend on rent were paid towards interest on a home, you would have \$225 more spendable dollars (in tax savings) every single month.

**IT'S TIME TO START PAYING
YOU MORE, UNCLE SAM LESS.**



ARE YOU

AWARE YOU CAN BUY A HOME
WITH A MINIMAL DOWN PAYMENT?

It used to be you needed a substantial down payment to afford to buy a home of your own. Not anymore. Despite recent events in the market, first time homebuyers can still qualify with as little as 3.5% down. And you can know before you even start looking whether you qualify and how much home you can afford.

**YOUR RENT PAYMENTS COULD
BE MORTGAGE PAYMENTS.**



ARE YOU

NEEDING ROOM TO EXPAND?

Maybe you're starting a home business, getting married, or your family is growing...whatever the reason, this "buyer's market" is perfect for buying a home of your own. Rates are low, and your monthly payments are tax deductible. Even better, your home will eventually increase in value – building YOUR future (instead of your landlord's).

**IT'S TIME TO BEGIN INVESTING
IN YOUR TOMORROWS.**



ARE YOU

DREAMING OF A YARD TO
CALL YOUR OWN?

Despite recent mortgage market events, owning a home of your own is still easier than you may think - and now is actually the perfect time to buy. Low interest rates, first time homebuyer programs with down payments as low as 3.5%, and a buyer's market have all combined to help make your homeownership dreams come true.

**MAYBE IT'S TIME TO START
ORDERING SEED CATALOGS.**



ARE YOU

TIRED OF LIVING WITH
OTHER PEOPLE'S CHOICES?

Avocado carpeting, turquoise countertops or glaring white walls can make you long for a home of your own. The good news is, you can buy one right now. Rates are low, first time homebuyer programs allow for as little as 3.5% down, and there are hundreds of properties on the market.

**IT'S TIME TO START MAKING
YOUR OWN CHOICES.**



ARE YOU

AWARE THAT BUYING A HOME IS STILL
CONSIDERED THE #1 INVESTMENT?

A recent study concludes that those who bought homes 30 years ago have a net worth today that is \$198,000 more than renters. The study assumed the renters would invest their down payment and took into consideration the difference between rent payments and costs (taxes, repairs, etc.) of owning a home.

**OWNING A HOME MAY BE THE
EASIEST \$\$ YOU MAKE.**



ARE YOU

AWARE OF HOW EASY IT CAN BE
TO BUY YOUR FIRST HOME?

Don't let the media fool you. It is still quite simple, and sensible, to buy a home of your own. Property prices and interest rates are down - and qualifying for a mortgage may be easier than you think. You can even be pre-approved before you begin to shop! It's a buyer's market, so now is the time to make your move.

**IT'S TIME TO FEEL THE
SECURITY OF HOMEOWNERSHIP.**

