



**Owning your own home may be the
smartest decision you can make ...
and easier than you think.**

Consider the Top 5 Reasons to Buy vs. Rent:

- #5 Experience Freedom:** Home ownership will free you from the ties that bind you to a landlord.. no longer will you be dependent on someone else's schedule to change or fix things in your home.
- #4 Take Advantage of Today's Low interest Rates:** With today's great rates, your monthly mortgage costs may even be less than the rent you're paying now!
- #3 Decorate:** Get 100% financing and spend your savings on things like renovating – according to your own style, not your landlord's!
- #2 Invest:** Take comfort knowing that a portion of your monthly mortgage payment will go towards your home equity. Also, with real estate prices still on the rise, when you sell you will have a healthy capital gain (tax free!)
- #1 Save money every month: Compare \$1200/month rent to a \$979.44/month mortgage payment on a \$200,000 home with 5% down. That's a savings of \$220.56 each and every month!**



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