



IS NOW THE RIGHT TIME TO BUY A HOME?

Buying a home is one of the most treasured of American dreams. There are a lot of benefits, including equity, flexibility, investment, tax savings & the ability to do whatever you'd like with your space. If your passion is to decorate your entire space in purple – you can!

Consider these questions very seriously. Home ownership isn't for everyone. It's a personal decision and shouldn't be taken lightly. But if you've taken an honest look at your job, income, savings and emergency funds and decide that buying a home **IS** right for you, it's time to consider your options.

Your loan officer is trained to assist you and can help walk you through all of the different programs available to help you make decisions.



How stable is your income?

Are you dependent upon bonus or overtime income to make ends meet? It's important that you are able to make your payments on your base income if needed.



How are your savings doing?

In addition to a down payment, you'll also need cash for closing costs and moving expenses.



What is your job status?

Is it stable? Do you love it? What happens if your dream job lands in your lap and it's located 1000 miles away? When you own your home, you'll have to investigate turning it into a rental or selling in order to relocate. Renters can just pick up and go.



Will buying wipe out your emergency fund?

What happens if your roof springs a leak? Or your air conditioner is suddenly circling the drain? Will you have sufficient savings for emergencies?

Let's Chat! I'm available at your convenience – days or evenings.



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