



## Homeownership makes dollars and sense.

### Now is a great time to purchase your first home.

Thanks to historically low interest rates and home prices still well below their previous highs, home affordability is at an all time high\*. It's your best chance to get a mortgage with manageable monthly payments.

### Here are 5 of the biggest advantages for you as a first-time homebuyer:

- 1. Equity.** Over time, homes have always gained in value, so you can expect to get your investment back and typically much more when you sell\*.
- 2. Tax deductions.** Save on taxes based on the interest and real estate taxes you pay instead of letting a landlord get the benefit\*\*.
- 3. Credit.** Money you put down and pay into a mortgage to build equity can be made available to you in the form of a loan or a line of credit.
- 4. Stability.** While most landlords raise rents every year, you can choose a fixed-rate mortgage where the payments stay the same.
- 5. Lower payments?** It depends on your rent, of course, but if you can afford just 5% down, your monthly payments may actually be less than your rent.

Call your local Weichert® office to set up a meeting with a Sales Associate and a Mortgage Advisor from Weichert Financial Services. We have a choice of mortgage and downpayment options\*\*\* available for first-time buyers.

**Weichert**  
REALTORS

