



The Best Moment to buy a HOME!

Home Ownership
*Make your Dream
a Reality*

Everyone dreams of being the owner of their own home. By taking advantage of the current housing-market trend, you can afford a bigger home now than you will in the future.

With the scarcity of land and the expanding population, the laws of supply and demand will, over time, elevate the cost of housing. This is one of the main reasons why purchasing a home is such a good investment. The average home in the US costs \$121,000. With housing costs at these low levels, now is the best time to buy a home.

A Sound Investment

Purchasing your own home is one of the few reliable investments that you can make. It offers solid security for the future regardless of economic changes or policy changes. A few of the advantages of homeownership include a better standard of life, the accumulation of equity capital, and improved stability for your family.

In fact, the Federal government and state governments have recognized the vital importance of homeownership and the difference it makes upon our lives. Financial laws have been created to help in the purchase and maintenance of property. For example, the interest you pay for your mortgage is tax deductible. Many states offer fiscal credits for a home purchase, which constitute the states' commitment to pay for a large percentage of the taxes imposed on homeowners.

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Some states also offer special programs that make it possible for the state to return a portion of the taxes paid to homeowners in certain categories, such as for low-income people, those over 65 years of age, the blind, or the disabled. These laws and other similar ones have been designed to reduce financial burdens and encourage homeownership.

Use Your Rent Money to Buy a Home

When you are paying rent, the landlord's home is being paid by you. Although you have a roof over your head all the money you pay never accumulates towards something that you can claim as your own. That very money, when used to make mortgage payments buys you the stability and peace of mind of owning your own home as well as the fiscal advantages of increased equity capital.

Why Buy Now?

Besides all the obvious advantages, it is possible that inflation and high interest rates have deterred you from purchasing a home. As a potential homeowner, here are some reasons why you should purchase a home now:

- ▶ Home values have increased in the past decade. If you don't buy while it's a buyers market, you will pay premium prices for the same home in the future
- ▶ Mortgage rates fluctuate. When mortgage rates rise too high, buying a home becomes more difficult. But, when the rates decrease, it is the opportune time to purchase a home.
- ▶ Rising home prices cause increased rent prices. Increased property taxes and public service prices also lead to increased rent prices. The end result is you pay more rent, but you build no equity.



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Buy Now?

We hope we have provided you with an insightful perspective on homeownership. Now is the best time to take advantage of all the benefits of the low housing prices and interest rates. Don't wait any longer.

Don't Forget to Protect Your Investment

Just like with any other purchase, your home should be protected against claims and potential claims to your title. In order to preserve your investment, make sure to tell your real estate agent or broker to add an owner's title insurance policy from North American Title to your purchase. If you ask for it, you will have the peace of mind of knowing with absolute certainty that your home will really be yours today, tomorrow, and into the future.

