

# The Real Estate

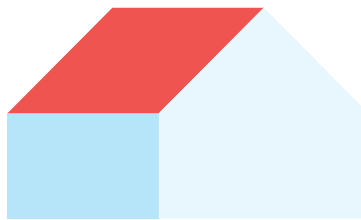
# Journey

The road to homeownership may seem overwhelming but when you take it step by step, you'll soon reach your destination — your dream home!



## Your first home

- Set up a designated down payment savings account.
- Pay down credit card and other debt.
- Look into first-time homebuyer programs.



## Need more space

- Make bigger (or additional) mortgage payments.
- Refinance and shorten your mortgage loan term.
- Reduce expenses to save money.



## Time to downsize (or invest in property)

- Talk to your financial professional about tapping into your home's equity.
- Think about the type of home and community you want to live in.
- Start organizing now.

## Journey

### Essentials:

- Good credit and low consumer debt.
- A professional agent in your corner.
- A positive attitude — don't give up!

# The Road Ahead

Homeownership provides stability, security and the freedom to make the space your own. It also offers financial advantages — not only will you get tax benefits, building equity in your home is like a ready-made savings plan.



Home prices have increased **971%** since 1967



Average homeowner equity is **\$299K**



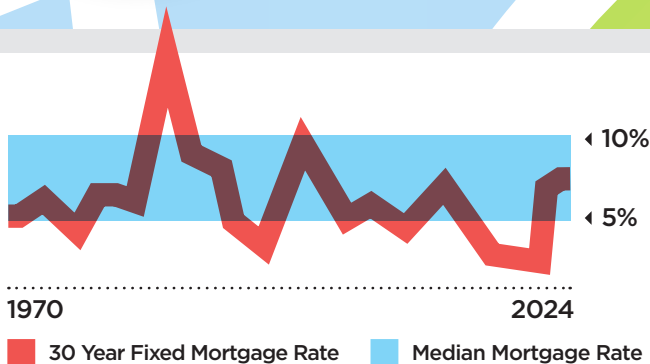
Over 46% of mortgaged residences have equity of at least **50%**



Homeowners have **40x** the net worth of renters



**39%** of homeowners own their home free and clear



With home prices rising, consider buying now and refinancing later. Discussing options with a financial professional is always a good idea.

If you or someone you know is considering a move, feel free to contact me with any questions. I'm here to offer clear, concise information you can trust. I also belong to a network of top real estate professionals, and I can connect you to one wherever you're looking to go.