

Is now the time to consider home ownership?

If you're looking to become a home owner, below are some important factors to consider.

OWNING

Potential opportunity to build equity, increasing your personal wealth



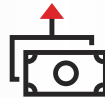
Possible tax deduction advantages¹



Option for a fixed principal & interest monthly payment²



Down payment and closing cost funds are required



Freedom to make your house feel like a home



Home owner needs to cover the cost for repairs and maintaining the home



Stay in your home as long as you want



RENTING

No opportunity to build equity

No tax deduction advantages

Monthly payments may increase over time


Security deposit and one month's rent may be required


Limitations to customize your living space

Landlord is responsible for repairs and maintenance

Rental agreements are not guaranteed over time

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1 Consult your tax advisor for details on tax deductibility of interest paid on loans secured by your home.

2 Escrow may be required on certain mortgage products. Taxes and insurance may vary, impacting total monthly mortgage payment.

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