

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

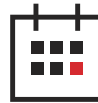
Potential opportunity to build equity, increasing your personal wealth



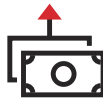
Possible tax deduction advantages¹



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 home maintenance



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/or 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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