

## Ready to Say Goodbye To Renting?

There are several reasons why owning a home is a better deal than renting. You may have a lower monthly payment and benefit from a tax deduction on the interest you pay (see your tax advisor). Equally important, you're building equity and will have a place to call home!



**If you're unsure where to start, we can help you get started on a mortgage just right for you.**

### Step 1)

Together, we'll determine what you want in a home and your budget. This is important, so you don't over-extend your finances, and it helps you to narrow down your choices. It simplifies things.

### Step 2)

We'll help you get the application completed and work to get you preapproved. This is extremely helpful when you go house hunting. It lets realtors know you're serious and a good prospect.

### Step 3)

Once you find that perfect home, you'll be ready to make an offer. Ahead of time, we can help you to compare home values in the area and show you what homes have recently sold for. That way, you're making an informed offer.

### Step 4)

After your offer is accepted, we'll be with you at every step to ensure the paperwork goes smoothly, and that you're in your new home as quickly as possible. We'll talk about payment plans and settle on a term you feel is best for you.

A lot of people are intimidated by the thought of buying a new home. That's understandable. But we can help to make sure things go smooth, without the hassle or fears, and that you don't pay more than you should.

- Terms of 10, 15, 20, and 30 years
- Local loan approval w/servicing for life
- Low or zero down payment options

If you're ready to say goodbye to renting, see us and learn more about a mortgage – and buying your first home. Contact mortgage specialist, Ed Ross, at [eross@FirstUnitedCU.org](mailto:eross@FirstUnitedCU.org).