Benefits of HOME OWNERSHIP





APPRECIATION

Home values have a well documented history of going up over time. This increase becomes equity you can benefit from when you refinance or sell.

EDUCATION

Research shows children of homeowners earn higher test scores and graduate at a higher percentage than those of renters.



EQUITY

Renting has often been compared to paying 100% interest, but when you own a home and a mortgage is in place, a portion of your payment goes toward the principal balance on your loan. This builds your equity and acts as a savings account.

HAPPINESS

The feeling of owning your own home is unmatched. You can fix it up, make it your own, get a dog, or plant a tree if you sound exciting?

ROOTS

People who own rather than rent stay in the homes

opportunity to get to know your neighbors

TAX SAVINGS

The government rewards homeowners by providing excellent other home-related expenses can generally be deducted from your





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