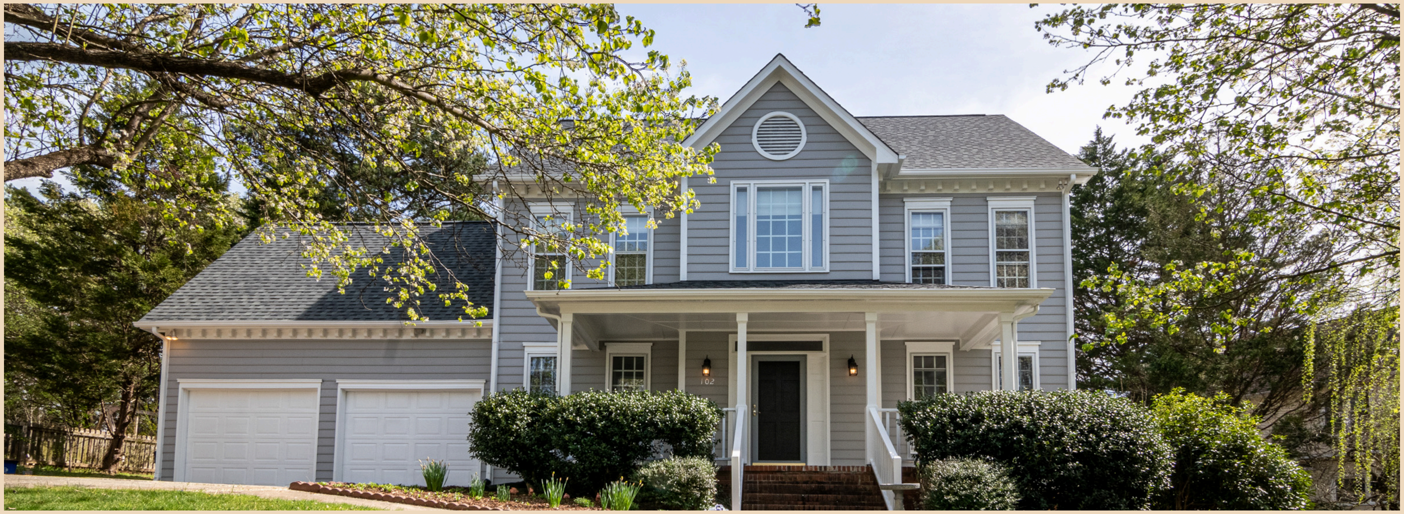

Too Hot to Buy? Let's Talk About What's Really Stopping You From Making a Move

Summer is still bringing the heat, but believe it or not, fall is right around the corner.

And if buying a home has been somewhere in the back of your mind, you may be thinking, "Maybe I'll wait until things settle down.

But before you push that home search to the bottom of your fall to-do list, let's ask a better question:

Why Buy a Second Home?

"I don't have enough saved for a down payment."
There may be more options available than you realize. Depending on your situation, there are loan programs and assistance options that may help make homeownership more achievable.

"I'm not sure my credit is good enough."
Don't automatically count yourself out. A conversation with a qualified lender can help you understand where you stand and what steps could improve your buying power.

"I'm waiting for home prices or interest rates to drop."
No one can predict exactly what the market will do next. Instead of trying to time the market perfectly, focus on whether buying makes sense for yourfinancial situation and long-term goals.

"I don't know where to begin."
That's what professionals are here for. You don't need to know every step of the process before you start. The first step can simply be a conversation.

Why Fall Is a Great Time to Buy?

- Less competition than the busy spring and summer markets.
- Motivated sellers may be more willing to negotiate.
- More time to prepare your property before the next vacation or rental season.
- Lock in your financing strategy before the new year.

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