**EMAIL TO PROSPECTIVE HOMEBUYERS:**

Dear \_\_\_\_\_\_\_\_\_\_,

Becoming a homeowner is a big step with big rewards. But we also know it can be a challenge, especially when it comes to saving for a down payment.

Thanks to a new law that recently passed in Oklahoma, people can now save for their down payment with a Homebuyer Savings Account, a savings account dedicated for the purchase of a first home in Oklahoma. And earnings on funds in the account are excluded from state taxable incomeup to $50,000.

Individuals or couples who have not previously owned or purchased a home can open one of these dedicated savings accounts at any local bank. Parents or grandparents can also contribute to these accounts or open one for their children or grandchildren as a gift.

Many people believe they need to put 20% down to purchase a home. But the average down payment for a first-time homebuyer is actually closer to 6%.

If you want to own a home, opening a Homebuyer Savings Account is an important first step in making your dream a reality.

To learn more about Homebuyer Savings Accounts, talk with your REALTOR®, make an appointment at your local bank, or learn more online at Oklahoma.realestate.

If you have any questions, feel free to email me at \_\_\_\_\_\_\_\_\_\_\_\_\_ or call me at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

Regards,