

# BENEFITS OF HOME OWNERSHIP



**SOUTHWESTERN**  
LAND AND TITLE

If you decide to buy a home, we are here to handle your title needs. Our team gathers the information needed to close and disburse funds once the sale goes through. We ensure that you have clear title to the property and help homeowners protect their property rights through the purchase of title insurance.



## EFFICIENCY

Owning a home is more cost-effective than renting over time. By paying a mortgage instead of rent, you're building wealth instead of lining your landlord's pockets.



## EQUITY

As you pay down your mortgage, you build equity in your home that you can convert into cash.



## TAX ADVANTAGES

Homeowners enjoy many tax benefits that may help them keep more of their income. They can deduct mortgage interest rates, property taxes and more.



## FREEDOM

Owning your home gives you the freedom to make it your own. You can paint the walls, get a dog or remodel it to your taste.



## APPRECIATION

Home values tend to increase over time. The longer you stay, the more you are likely to profit when you refinance or sell.



## COMMUNITY

Putting down roots helps you feel more connected to your community. Homeowners also have more incentive to improve neighborhoods and keep them safe.



## BENEFITS TO CHILDREN

Several studies show that children of homeowners are more likely to stay in school and excel than children of renters. They also report less asthma and physical illness.



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### **Clay Guest** **President**

533 George Hopper Rd., Suite 110  
Midlothian, TX 76065  
clay.guest@swlandtitle.com  
P: 469.758.5263  
swlandtitle.com