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**YOUR NATURAL CHOICE!**

## **Why Buy Instead of Rent?**

When you're thinking about buying your first home, it's essential for you to be confident in your decision to buy instead of rent. However, you may not know about the many great reasons to buy a home! Here are just a few of them:

### **Smart investment**

When you invest in a home, it offers the possibility for appreciation in value. The equity becomes yours when you're still paying off your mortgage. You even get to live in it while your investment matures.

### **Tax advantages**

Since both mortgage interest and property taxes are tax deductible, homeownership can save you significant amounts of money every year. In 2009, you can save \$8,000 in a tax credit. Now is the perfect time to buy.

### **Planned housing costs**

**You** decide how much you spend on your home, including repairs and improvements. Unlike renters, homeowners with a fixed-rate loan can lock in their monthly housing costs.

### **Improvements to your taste**

You can choose which improvements to make your own property, such as a deck, kitchen remodel, or new paint, instead of needing permission from your landlord. This year, more than ever, tax credits have been implemented on certain energy efficiency



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upgrades that will not only save you money on your utility bills but help the planet by reducing your carbon footprint.

### **Take the Next Step**

Let us help qualify you through one of our preferred lenders or you can use the lender of your choice. We can help you prepare you for the road to independence and home ownership. If you have more questions about making the decision to buy a home, please feel free to call or call us at 215.732.5899 or contact us via [email](#). Remember to ask for our newsletter or just [subscribe here](#).



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