

AHomeInNH.com Presents

SO YOU WANT TO BUY A HOME

If you're paying \$1000 or more in rent, you could own your home

Quality of life – a home provides stability and security for you and your loved ones, and membership within a community of neighbors.

Pride of home ownership—a home is a personal haven, a place that you can decorate, shape, and share over time because it's yours.

Historically low interest rates – around 5 percent in the U.S. gives better purchasing power to those who qualify

Tax exemption—up to \$500,000 per married couple or \$25,000 per person on sale of a primary residence in the US.

The real cost of renting – at \$800 per month, with the average 6 percent rental increase per year, you will pay **\$126,536** over a 10-year period but have *zero ownership* of the property.

Appreciation potential – your home investment can grow in value

Equity buildup and debt pay down – homeowners enjoy an average net worth of approximately \$184,000 vs. \$4,000 for renters

Excellent affordability – lower home prices combined with low interest rates means there are tremendous opportunities for buyers

Tax deduction advantages – property tax and mortgage interest write-offs

Leverage – where else can you buy an investment of this magnitude with 5-10 percent down?

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SO YOU WANT TO BUY A HOME

Your Down Payment Can be a Gift. Closing Costs can come from Sellers.

THE ROAD MAP TO YOUR FIRST HOME

“If you don’t know where you’re going...You’ll probably end up somewhere else.”

If you plan to buy a home soon, you will need to know where you are going.

For a most enjoyable home buying experience, first build a road map to your new home, a list of priorities that will lead to your objective.- A NEW HOME!

NARROWING THE SEARCH

To achieve an objective, create a plan.

The first priority is time frame. Write down the date by which you would like to move in to your new home.

Keep in mind that it may take 30-90 days or more to locate the right home, secure financing, and complete the home buying process.

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NH Housing has Cash Assistance Grants

The Road Map to Your Home

Develop a detailed description of the home you hope to find.

Did you know that an amazing fifty-one percent of first-time home buyers are between the ages of 25 and 30? With low mortgage rates, affordable prices, and plenty of highly-motivated sellers ready to negotiate, people just like you are taking advantage of this opportunity.

Narrowing the Search

**Need to Have.
Want to Have.**

Despite what you hear on the news every day, there is good news about today's market! There has never been a better time for first-time buyers to make their first step into the real estate market.

There are still a few spots left at the seminar I'm hosting for potential first-time home buyers. Please let me know if you'll be able to join us.

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SO YOU WANT TO BUY A HOME

\$800 a Month Rent X 30 Years = \$288,000. Why pay your Landlord?

Are you going to pass on today's prime opportunity for first-time home buyers?

I know that the decision to purchase your first home is a huge one and I'm here to answer any questions you might have about entering into the process. There has never been a better time for buyers just like you and I want to help you take advantage of this unprecedented opportunity.

There are still a few spots left, so please let me know if I should save you a seat!

If you're considering the idea of stepping into the market, please join me at my **So You Want to Buy a Home Seminar**.

Purchasing your first home is not as complicated as you probably think and helping buyers just like you make the leap into the real estate market is what I'm most passionate about.

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SO YOU WANT TO BUY A HOME

Housing Costs Should be No More Than 1/3 of Your Monthly Income.

FIRST TIME HOME BUYER FEARS

Fear: I can't afford to buy a home right now.

Fear: I should wait until the real estate market gets *better*.

Fear: I don't have the money for the do

Fear: I can't afford to buy my dream home.

FIRST TIME HOME BUYER FACTS

Fact: Actually, you can't afford not to buy a home right now.

Fact: There is never a *wrong* time to buy the *right* home.

Fact: There are a variety of down payment options available to you

Fact: The best way to get closer to buying your dream home is to buy your *first* home.

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SO YOU WANT TO BUY A HOME

Second Tuesday of Every Month

TIME	PLACE
AGENDA: 5-5:30 5:30-6	PRESENTORS: Barbara Potvin, Keller Williams Realty Mortgage Company
6-6:30 6:30-7 7-7:30 7:30-8	Title Company Home Inspector Barbara Potvin, Wrap Up and Q&A Networking With Presenters



A Home in NH

A Home in NH Presents First Time Home Buyers Seminar

Date: Second Tuesday of Every Month

Time: 5-8 PM

Place: Keller Williams Realty Metropolitan
168 So. River Rd. Bedford, NH 03110

RSVP: Call Barbara Potvin 603-620-2103 to
reserve your space.

Light appetizers and refreshments will be
served.

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