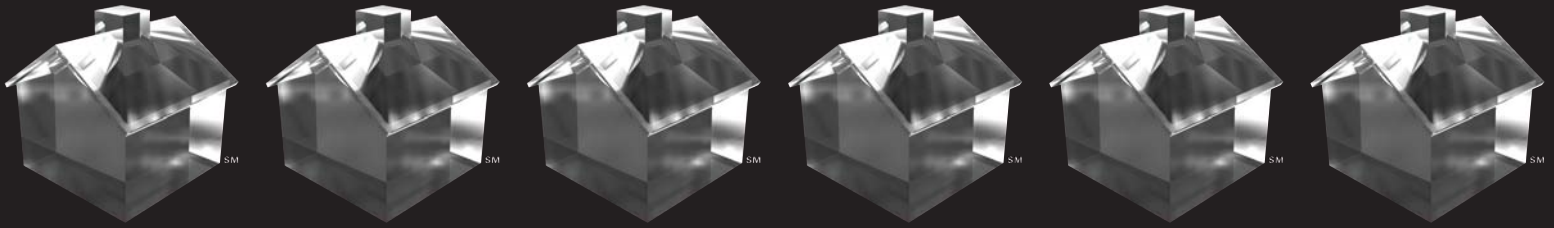


Why Buy Now?



RATES ARE AT NEW RECORD LOWS.

Rates are currently at historically low levels, and there is a **wide range of financing programs** available to choose from.

IT'S A BUYER'S MARKET.

Sellers and mortgage companies are offering a wide range of **value-added incentives** and **financing**.

HOMEOWNERSHIP BUILDS WEALTH.

For most people, the best way to build long term household wealth is to own a home. Once you become a home owner, you are able to take advantage of the **generous tax deductions**, and you'll begin to **build equity** in your property when the value of your home increases. As your property builds in equity, you can take advantage of those gains in equity when you sell your home, and apply it towards moving into a **bigger home**.

CHOICE.

There are **numerous homes** available in a **variety of price points** and communities. Buy now while there is still a large variety of choices to select from.

RENT OR BUY?

Definitely buy. Studies show that owning a home is the best way to build **long-term household wealth**. The sooner a person owns a home, the faster they have the opportunity to build up equity and wealth.

When you buy a home, you are also purchasing **price stability**, knowing that you will pay the same monthly payment for the life of your 30-year, fixed-rate mortgage. Even though home prices have not yet stabilized, rents in many areas continue to rise.

WHY WAIT?

The market is still fluctuating, which means that it could go down or up. And no one can accurately predict its turns or direction. If you wait for what you think is the absolute best deal, you could end up waiting for years. All the market fundamentals show that now is a good time to buy - **prices are down, interest rates are low**, and there are **lots of homes to choose from**. If you purchase now, not only can you be in the driver's seat, but you can reap the benefit of potential **future appreciation**.

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