

# STILL RENTING?

Compare Your Options

## THE BENEFITS OF HOMEOWNERSHIP

- ★ Never worry about an expiring lease or rent increases.
- ★ Fixed monthly payment and low down payment options.
- ★ Owning also serves as a bank account! Paying monthly toward your principal balances helps you earn equity in your home.
- ★ Freedom to personalize a house and make it your home.
- ★ No restrictions or fees on pets!
- ★ Provides tax benefits, insurance deductions, and more!

## THINKING OF BUYING A HOME?

Contact me today to see how much you pre-qualify for!

## THE COST OF RENTING VS BUYING

RENT PAYMENT (MONTHLY)	MORTGAGE PAYMENT (MONTHLY)	PURCHASE PRICE	RATE	APR
\$1,000	<b>\$1,002</b>	\$150,000	6.250%	7.086%
\$1,350	<b>\$1,337</b>	\$200,000	6.250%	7.068%
\$1,650	<b>\$1,671</b>	\$250,000	6.250%	7.057%
\$2,000	<b>\$2,006</b>	\$300,000	6.250%	7.050%
\$2,300	<b>\$2,340</b>	\$350,000	6.250%	7.045%
\$2,600	<b>\$2,674</b>	\$400,000	6.250%	7.041%
\$3,000	<b>\$3,009</b>	\$450,000	6.250%	7.038%

Based on FHA 30 year fixed term with 3.5% down. This is an estimate of cost. Rates and terms are subject to change. The payment does not include real estate taxes and insurance, the actual payment may be higher. FHA loan limits vary for each county. APR=Annual Percentage Rate.



For all of your real estate and mortgage needs, call your trusted local professionals today!



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# FIRST-TIME HOME BUYER ADVANTAGE



The Federal Finance Housing Agency (FHFA) is eliminating upfront fees for eligible borrowers and certain mortgage products to make affordable housing more accessible.

## THE FHFA IS ELIMINATING UPFRONT FEES FOR:

- First-time homebuyers at or below 100% of area median income (AMI) or 120% AMI in high-cost areas
- Fannie Mae HomeReady and Freddie Mac Home Possible loans, affordable mortgage programs starting at 3% down

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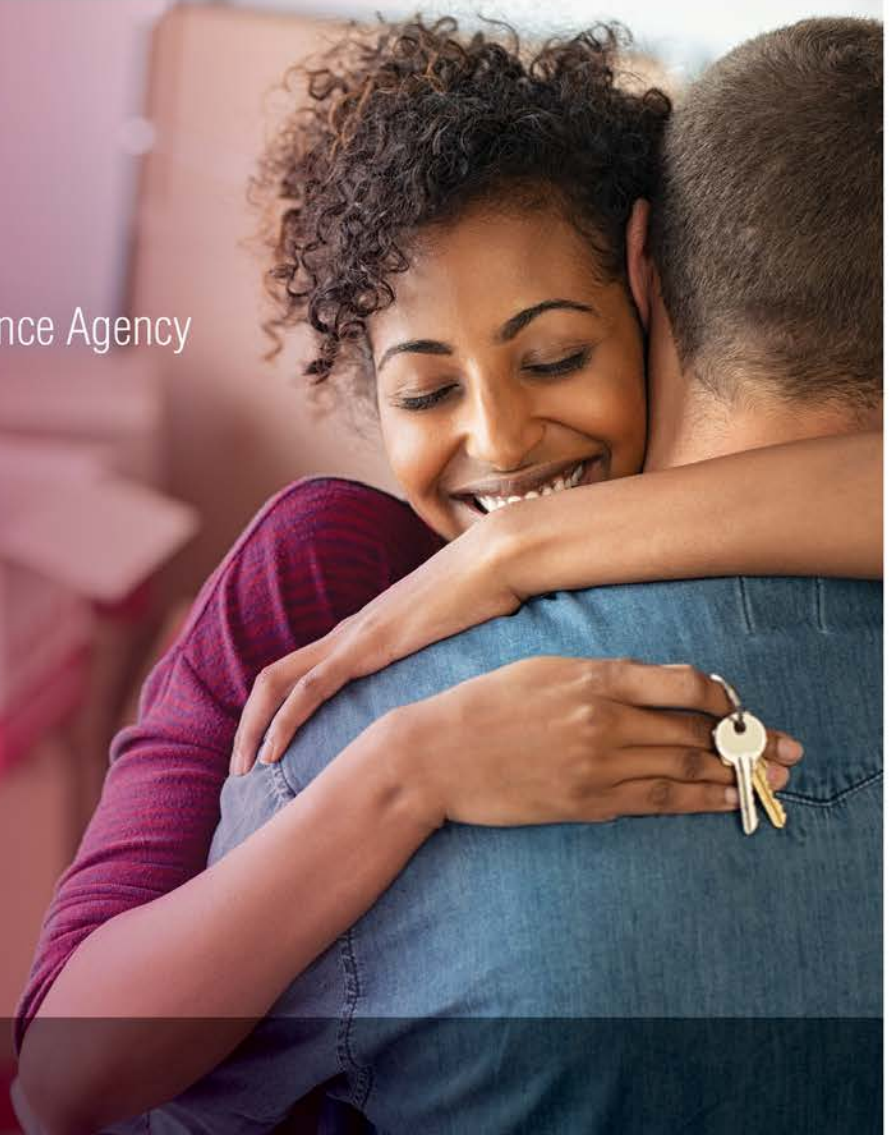
Introducing

# K-FIT

from the Pennsylvania Housing Finance Agency

**Qualified first-time buyers can receive funds to help make homeownership a reality.**

K-Fit helps homebuyers secure the funds needed for down payment or closing costs when purchasing through the Keystone Home Loan Program.



## PROGRAM GUIDELINES:

- Forgivable second loan for up to 5% of the lesser of the purchase price or appraised value. No maximum dollar limit
- Minimum Loan amount of at least \$500
- Second lien loan forgiven annually at ten percent (10%) per year for 10 years
- No interest and no payments for the time period of the loan
- Minimum 660 Credit Score required for all borrowers
- May only be combined with Keystone Home Loan Program; Conventional, FHA, and USDA loan types
- Maximum financing is required
- May not be combined with other PHFA assistance programs with the exception of Access Modification Loan Program

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