



## *Real Estate Times*

*with Suzanne Dingley*

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### **TAKE THE PLUNGE**

Are you looking for some good reasons to take the plunge into homeownership? Certainly there are many, but here are a few to chew on before you call an agent and begin your search.

If you haven't owned a home in the last three years, then you qualify as a "first time buyer," and you are eligible for up to an \$8,000 tax credit if you purchase a home by November 30, 2009. Combined with low interest rates, now is an excellent time to seek financing and make your move. If you get a fixed rate mortgage, your monthly payment will always remain the same, while rent and everything else keeps going up.

The investment potential of buying a home is very attractive right now because values that were driven down by foreclosures will climb back upward. That means the value of the

home you buy now will rise, and soon, resulting in instant equity!

And think about the return on that investment. If you put \$10,000 into the stock market and earned 10%, your profit would be \$1,000. Put that same \$10,000 into a home purchase of \$100,000 that appreciates 10% and your home's value has increased by \$10,000.

Finally, there is simply the security of owning your own home and having absolute control over making it as comfortable as possible for your lifestyle. Need more reasons? Call an agent today!

*For responsible service in all your  
Real Estate needs, call*

**The Suzanne Dingley Team**

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*Free consultation*

