

## FREE REPORT # 5 From Esther Kalmbach

### BUYERS: Benefits Of Owning Your Own Home.

**There are many financial and personal reasons** why you should own your own home rather than rent. The obvious reasons include pride of ownership, building your own equity instead of someone else's, no more landlords, and of course the tax benefits you reap. There are a multitude of other reasons why owning your own home can make your life better.

**One of the most overlooked reasons** for owning a home is the freedom you get once you have achieved this major goal in life. Many first-time homebuyers find that once they have bought a house, many other aspects of their personal life seem to fall in place. The security and piece of mind that come with home ownership is a great accomplishment in many people's lives, and once they have overcome the obstacles, they find that other goals they had set out to achieve become much easier to attain.

**There is a great sense of belonging** to the community once you own a home. You begin to feel more attached to the city and its people. You will find yourself more involved with community events - what is happening with the schools, roads and shopping centers in your area. Some new homeowners find themselves getting into local politics in order to create better surroundings, which is something renters seldom do.

**Home ownership is a strong anchor for your life.** You have something that represents a strong commitment and a sense of stability. Again, the aspect of freedom comes up - you won't have to worry about a landlord telling you it is time for you to move, your children won't have to worry about whether they will have to change schools, and you are blessed with the ability to plan for the future.

**By owning a home,** you will find yourself in more control of your immediate surroundings. You can change things and decorate to your tastes, and not be limited by the standards of a landlord. You do not have to seek someone else's approval if you decide to remodel or alter the landscaping. Your home truly is your castle.

**If you have children**, you will find that they feel more secure when coming home to a house that is not owned by someone else. There are no worries that they will be suddenly forced to change schools and reestablish their lives at the decision of someone else. You can also get to know your neighbors, and if they have children, lifelong friendships can be formed because everyone knows that they will be around each other for years and years.

**One final aspect that cannot be overlooked** is the pride that you feel when you own your own home. You have proven to yourself that you can achieve monumental goals and can give your family the security it needs to move forward in life. Once you have built up equity in your first home, you can leverage your equity to purchase a nicer home later.

**Choose your agent wisely.** Working with a full-time professional real estate agent is a must. Ask questions of your agent. Find out how knowledgeable he or she is about houses currently for sale in your price range and also of houses that have recently sold. Can your agent recommend a good lender that has the reputation of excellent customer service and low rates? Does your agent ask questions of you to have a full understanding of what you are looking for to help you get the most home for the money?

**Thank you for requesting a copy of this “FREE REPORT”**

**For prompt, courteous, professional service, call Esther Kalmbach:**

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**Have questions, need advice you can count on or just want to discuss this further?**

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