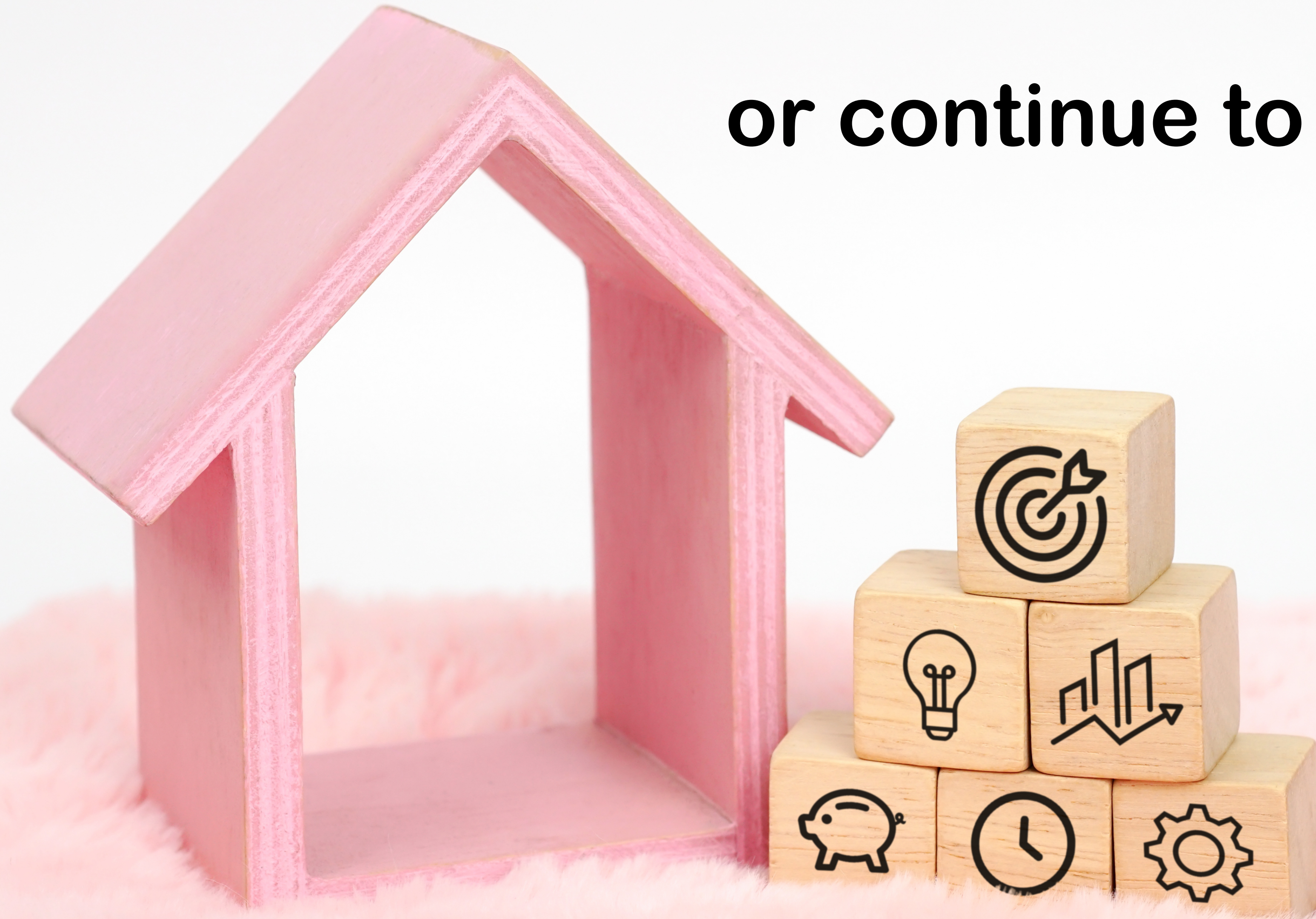


# Should I buy a home now?

## or continue to rent?





Eight  
reasons  
to  
buy  
a  
home  
**NOW!!**





**1. Renting pays the mortgage for the landlord AND builds their equity!**





1. Say you're paying \$2000 a month in rent... and you stay in that home for three years... now you've paid the landlord \$72,000.

YOU are paying down THEIR Mortgage!  
And in DFW —> the house is appreciating every year.

The benefits go to the owners.





## Reason #2

### 2. You have limited control.

If you want to paint a wall you have to have it approved by the landlord.

If you want to redo the landscaping, see the Landlord.





### 3. Rent in DFW continues to go up.

Part of this is that property taxes go up every year because the house is appreciating in value. Even with a proposed property tax reduction, it will increase because the Homestead Exemption does not apply to a Landlord's investment properties.

Higher taxes each year = an increase in your rent.





## Reason #4

Those taxes turn into advantages for Homeowners!  
There's benefits like deductions for mortgage  
interest and property taxes.

Renters miss  
out on these  
deductions.





## **Reason #5**

**Renters' money is not appreciating.**

**Even with the high interest rates and a slow down of the market, home prices in DFW remain positive. Even a small increase of 3% will raise a \$300,000 home to \$309,000.**

**\*\*\*The equity goes to the Landlord.**





## Reason #6

### Lack of stability.

Renting does offer flexibility, but it also means less stability if the landlord decides to not renew your lease. Ownership gives you control and long-term planning.







Building equity through home-ownership  
gives you access to savings and credit.

Our finance systems reward owners, and  
long-term investment, it's as simple as  
that! The banks are prone to lend you  
money at better rates because of  
ownership and equity.

Reason #7



# **And finally, for now... Reason #8**

**Waiting may price you out of  
buying a home.**

**We've had clients try to wait too long and then be  
unable to afford rising prices.**

**The homes appreciated; a \$300,000 home a year  
later was selling for \$330,000 and they didn't  
qualify for that increase.**

**Even if interest rates seem high  
now, you can re-finance at a future  
lower rate and take advantage of  
the current home's price.**







**Here's the Good news!**

**You can work with a realtor that has built a team of professionals ready to walk you through every aspect of buying/renting, so that you can make the right choice.**

**Don't wait! Put us to work looking into this for you today!**

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**Pat O'Reilly**  
*O.H.T. Realtor and Broker*

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