

# DON'T LET THESE HOME BUYING MYTHS FOOL YOU

## MYTH 1



### It's okay to max out your budget

After you meet with a lender and determine how much you can borrow, take stock of how much you are comfortable with spending—not just this year but for decades down the road.

## MYTH 2



### You need a big down payment

While a 20% down payment is great if you can afford it, many buyers can now secure a loan with a much smaller down payment

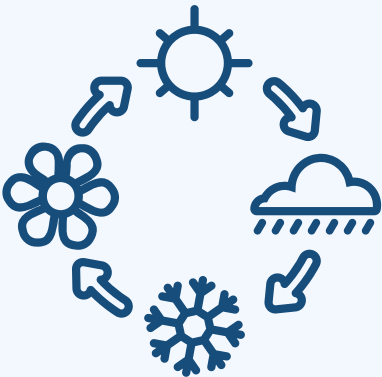
## MYTH 3



### Homes save you a bundle in taxes

Before you go into a home purchase dreaming of a significantly lower tax liability for the next 30 years, talk to your tax advisor to see what a more realistic expectation might be.

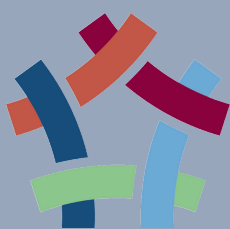
## MYTH 4



### The best time of year to buy is...

The best time to buy a home is when you are ready to make the commitment to home ownership, not a certain time of the year.

Learn how we can help.  
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