

Homeownership: Your Best Defense Against **MINFLATION**

Buying a home is one of the most significant and crucial financial decisions you will make. It's also the most effective strategy for protecting your portfolio against inflation. While stocks may fluctuate in value, historically, real estate appreciates over time. As you build equity in your home, your overall net worth increases.

ADVANTAGES OF OWNING YOUR HOME

Stable Payments:

A fixed-rate mortgage provides predictable monthly payments, even with changes in taxes and insurance.

Tax Benefits:

Mortgage interest, insurance premiums, and property taxes may be tax-deductible. Consult your tax advisor for details.

Freedom to Renovate:

Make any desired changes or renovations without needing landlord approval.

Access to Funds:

A Home Equity Line of Credit (HELOC) allows you to finance home improvements, renovations, or other needs.

Equity Growth: Homeowners gained an average of

\$34,300

in equity in the third quarter.

Total Equity: The average homeowner has

\$300,000

in total equity.

Increased Value: Homes sold for a median of

\$85,000

above the purchase price.



For a detailed analysis of your home's appreciation since purchase, contact me. I'll be happy to prepare a custom report for you.

**All numbers are estimates only. Please obtain final numbers prior to closing.*



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YOUR HOMEGIRL

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