

A large, two-story house with a white picket fence in the foreground. The house has a prominent front porch with columns and a gabled roof. The fence is white and runs across the bottom of the image. The text is overlaid on the image in a bold, black font.

**Still Sitting on the  
Fence?**

**Be Careful – You May  
Fall Off!**

# Reasons to Get Off the Fence

## It's a Great Time to Buy

- **Interest Rates at a 40 Year Low**
- **Reduced Home Prices**
- **Seller Paid Closing Costs**
- **Inventory - New Homes & Resales**
- **All Price Ranges Available**
- **Locations Throughout North FL**

# **Owning a Home vs. Renting**

## **Building Wealth Through Home Ownership**

- **Home - Asset that Appreciates**
- **Tax Deductions**
- **Equity – Make it Work for You**
- **Stability and Peace of Mind**

# **Why Are You Still on The Fence?**

## **Reasons You Haven't Taken the Big Leap Forward**

- **No Savings for Down Payment & Closing Costs**
- **Credit Issues**
- **Will Prices go Lower After You Buy**
- **Fear of Commitment**

# **Just Do It Before It Is Too Late!**

## **Where's The Money?**

- **Your Hard Earned Savings**
- **Gift Funds**
- **Seller Paid Closing Costs**
- **Down Payment Assistance Programs**

# **Just Do It Before It is Too Late!**

## **Credit Issues? Let's Deal With Them Now!**

- **Insufficient Credit or No Credit**
- **Collections and Charge Offs**
- **Judgments and Liens**
- **Bankruptcy**

A large, two-story house with a white picket fence in the foreground. The house has a dark roof, white columns on the porch, and a large arched window on the second floor. The yard is green with some flowers. The text is overlaid on the image.

**Now is a Great Time to Buy**

**On The First Coast**

**Just Do It!**