

The Real Estate

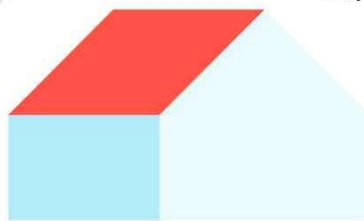
Journey

The road to homeownership may seem overwhelming but when you take it step by step, you'll soon reach your destination — your dream home!



Your first home

- Set up a designated down payment savings account.
- Pay down credit card and other debt.
- Look into first-time homebuyer programs.



Need more space

- Make bigger (or additional) mortgage payments.
- Refinance and shorten your mortgage loan term.
- Reduce expenses to save money.



Time to downsize
(or invest in property)

- Talk to your financial professional about tapping into your home's equity.
- Think about the type of home and community you want to live in.
- Start organizing now.

Journey

Essentials:

- ✓ Good credit and low consumer debt.
- ✓ A professional agent in your corner.
- ✓ A positive attitude — don't give up!



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The Road Ahead

Homeownership provides stability, security and the freedom to make the space your own. It also offers financial advantages — not only will you get tax benefits, building equity in your home is like a ready-made savings plan.

Home prices
have increased
971%
since 1967

Homeowners have
40x
the net worth
of renters

Average
homeowner
equity is
\$299K

39%
of homeowners
own their home free
and clear

Over 46% of
mortgaged residences
have equity of at least
50%



With home prices rising, consider buying now and refinancing later. Discussing options with a financial professional is always a good idea.

If you or someone you know is considering a move, feel free to contact me with any questions. I'm here to offer clear, concise information you can trust. I also belong to a network of top real estate professionals, and I can connect you to one wherever you're looking to go.

SOURCES: 1. bankrate.com/home-equity/homeowner-equity-data-and-statistics 2. in2013dollars.com/Housing/price-inflation 3. axios.com/2023/12/12/mortgage-free-homes 4. Fred.stlouisfed.org 5. Keeping Current Matters 6. icemortgage.com/resources/data-reports/february-2024-mortgage-monitor

Our Newest Listing

Welcome to the best of The Vineyard! This popular floorplan is located on a double cul-de-sac street with low traffic. As you enter the front door, the soaring entry welcomes you into this spacious home. Warm hardwood floors through the living areas and plantation shutters compliment the fireplace in the family room and granite countertops in the kitchen. The deck off the back makes for quiet evenings outside. Lots to enjoy and do, both inside and outside the community.

THE VINEYARD
1311 Barkmore
San Antonio, Texas 78258

\$585,000

- 4 Bedroom / 3.5 Bath
- 3,031 sq. ft.
- Private Office
- Game Room
- Outdoor LED Lighting
- Full Sprinkler System
- Community Pool, Clubhouse, Basketball Court, and Playground

