

SHORELINE REALTY

BUYER'S GUIDE



“Representing Main Street - Not Wall Street”

1301 48th Ave North, Suite A
Myrtle Beach, SC
29577

9220 Beach Drive, 10A
Calabash, NC
28467

843-839-1111

www.MovetoMyrtle.com



Will this be your primary residence or a second home? Investment?

Is this your first home purchase?

Are you currently renting or do you own your home?

Do you need to sell your property to purchase another?

Is your home on the market now?

Are you familiar with the home buying process?

Are you ready to purchase a home or an investment property now?

What are the five most important features in your home/investment search?

1.

2.

3.

4.

5.

Owning vs. Renting

Paying \$1600 for rent? That same amount of cash could go towards a \$ 335,000 mortgage!
Is your rent \$1800? That same amount of cash could go towards a \$377,000 mortgage!

Equity	Every payment you make puts you one step closer to owning the home outright.	The money you give your landlord pays for their mortgage.
Taxes	Mortgage interest may be deductible.	You cannot deduct your rent on your tax return.
Control	You can be secure in knowing that your family or relatives will have a place to live.	You may not always be able to renew your lease.
Stability	By choosing a fixed-rate mortgage, you'll pay the same monthly principal and interest for the entire term of your loan.	When your lease is up, the landlord can raise the rent.
Cost	With the money you've saved and the low interest rates, buying a home could be affordable for your family.	You think you cannot afford a house because a lot of extra expenses are involved.
Mobility	You own your home. You decide when it's time to move.	You are at the mercy of your landlord. You could move often.

*Based on a fixed 30-year loan at 4%. Examples are for illustration purposes only. Down payment and other monthly fees are not included in the calculation. Other fees include but are not limited to maintenance fees, real property taxes, lease rents, etc. This flyer does not provide tax or legal advice pertaining to a specific situation. Consult a lawyer or tax professional before entering into a transaction. All rights to these materials are reserved, no reproduction without prior written consent.

Benefits of Home Ownership



APPRECIATION

Home values have a well-documented history of going up over time. This increase becomes equity you can benefit from when you refinance or sell.

EQUITY

Renting has often been compared to paying 100% interest, but when you own a home and a mortgage is in place, a portion of your payment goes toward the principal balance on your loan. This builds your equity and acts as a savings account.

TAX SAVINGS

The government rewards homeowners by providing excellent tax benefits. The interest paid on your mortgage and other home-related expenses can generally be deducted from your income.



ROOTS

People who own rather than rent stay in their homes 4 times longer. This provides an opportunity to get to know your neighbors and connect with your local community.

HAPPINESS

The feeling of owning your own home is unmatched. You can fix it up, make it your own, get a dog, or plant a tree if you want. Doesn't that sound exciting!



TAKE ACTION

Let us help you achieve these benefits.



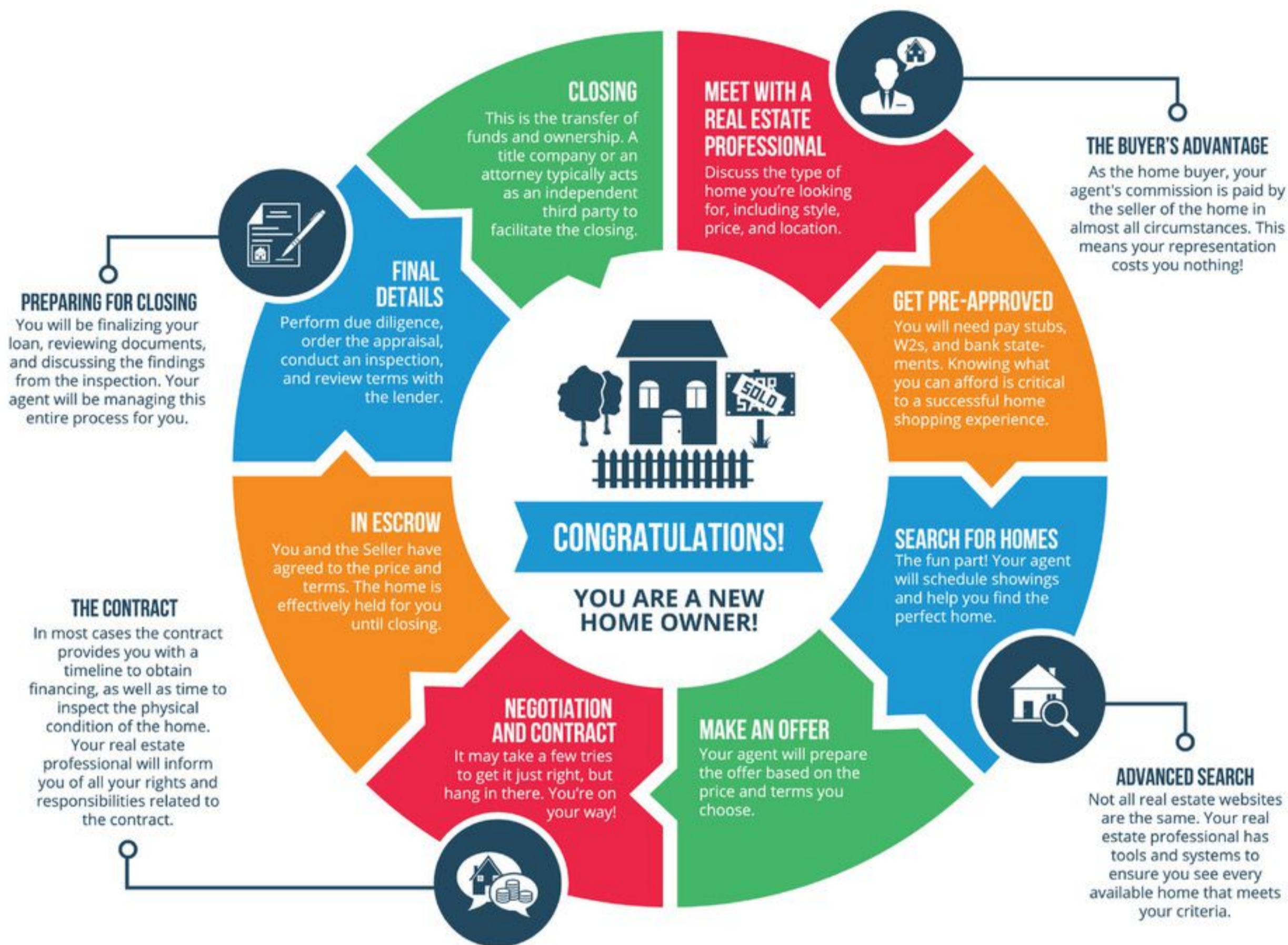
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CONGRATULATIONS!



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