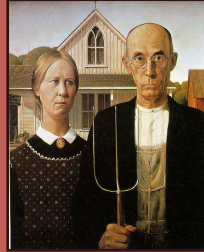


Posted 1/2011

Why owning your own home is still the best thing since sliced bread ...



Not your parents,  
or grandparents ...



Back in the days of our parents and grandparents home ownership was arguably the most important thing that Americans strived to attain. World War II veterans returning from war were offered VA loans in order to realize their dreams of home ownership with little or no money down. In those days house prices did not appreciate; how they became wealthy was by paying down their principal balance over time.

The same is true today in 2011. With house appreciation at a standstill you can become wealthy as a homeowner simply by paying down your principal loan balance each and every month. Over time the amount of equity that you would establish is enormous. Just think of it as putting money back in your pocket each and every month simply by paying your mortgage.

Want to get even more wealthy? Buy a rental and let someone else put money in your pocket over time by having them pay down the principal balance on your rental.

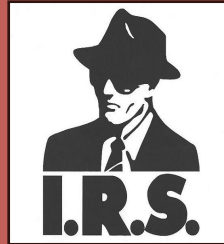
### **Money is cheap!**

Today's' low interest rate make home ownership even more of a sound financial decision for you and your family. With 30 year fixed interest rates around the 4% mark it makes more financial sense to own a home than to rent.



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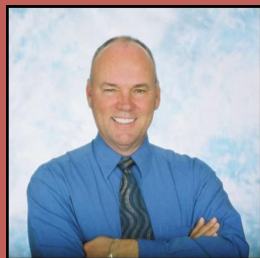
### Tax Stuff

Why pay more money than you have to the IRS guy above? It's true that the first time homebuyers tax credit that expired in June of 2010 was a great boon to our local real estate market. But home ownership still offers the owner tremendous tax savings.

On a \$400,000 mortgage you would save approximately \$5,700.00 yearly in Federal and California State income taxes. Multiply that by the 20 years, or so, that you own your home and you can see how you can become very wealthy.

Add your tax savings to the amount of money that you pay each month to pay down your principal balance and over time you become even more wealthy.

This is why owning your own home is still the best thing since sliced bread ...



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