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Referrals are Greatly Appreciated!



Falling in Love with a Home



Both men and women often emphasize how a home “feels” when making a purchase decision, says a recent survey. *More than one in four buyers consider the emotional impact a property has on them more than its square footage, layout, or price.*

Other polls show that renters are eager to become homeowners now. A big reason is that in many areas *it’s possible to pay less on a property you own than you would spend renting it.*

You won’t spot these bargains unless you look for them, though. Get in touch with me to discover what you’d pay each month to own a great house. And then compare that with rental costs.

Also *ask me to give you the names and phone numbers of persons like yourself who recently have stepped out and become homeowners.*

Even if you’re not ready to purchase immediately, I’ll give you suggestions on how you can buy on good terms in the future.



My job is to make sure you gain benefits from your financing — just as you do from your new residence. **I understand that having a home loan which makes sense for you is as important as finding a house that you love!** ■

Thought for the Month

“Your present circumstances don’t determine where you can go; they merely determine where you start.”

— Nido Qubein

Save More Now!

Many existing homeowners are discovering they can prepare for a stronger financial future by moving into a 15-year loan. *Rates on these fixed mortgages are substantially lower than what’s available on a traditional 30-year mortgage.*

Paying off your loan over 15 years rather than three decades may allow you to retire without having any mortgage costs. That provides huge benefits as you get ready to work less.

While a 15-year mortgage increases your monthly payments, *at today’s incredibly low rates you’ll be paying much less for your home over time.* And the discipline of sticking with a 15-year payoff schedule is a form of “forced savings” that homeowners typically come to appreciate.

Let me help you figure how refinancing into a 15-year mortgage would alter your retirement picture. Paying off your home loan faster will improve your lifestyle for years to come. ■



Homes & Neighbors®

June, 2012

A Special Time

Today's housing market is different from what we experienced a few years ago. Yet because those difficult times altered our outlook, it's possible to assume nothing has changed since then.

It's true that real estate hasn't sprung back strongly. We aren't in a boom, but *we're surrounded by*

undeniable signals that optimism is warranted.

Hanging on to our fears will keep us from seeing that conditions are improving. And it will stop us from *taking advantage of the benefits available in this phase of the real estate cycle.*

Three years ago it wasn't certain when our economy would start growing again. High foreclosure rates were threatening to inflict more pain on property markets.

Pessimists are sure we'll keep experiencing economic distress.



Certainly we'll continue having challenges — but the road ahead is likely to contain fewer potholes than what we've just come through.

DON'T WAIT

Bargains are available when no one is eager to make a purchase.

Discount prices look even better when you can borrow funds at record-low rates when buying.

Today consumers on average have less debt to worry about they did a few years ago. Our paychecks also are growing faster than the rate of inflation, reports **Bloomberg News**.

And here's an important fact: Most Americans are homeowners, and have built up positive equity in their residence. *Ownership has provided us*



with great places to live, and has served as an excellent store of value over the years.

No one can be sure what tomorrow will bring. But it appears the hardest part of this cycle is behind us.

Currently you can benefit from attractive home prices and all-time low mortgage rates. **If buying a house is a smart long-term choice for you, I'm ready to help you make the most of today's opportunities.** ■



BEARS NOTING



More of today's brides and grooms are including pets in their wedding. *"Increasingly,"* states **The Wall Street Journal**, *"man's best friend is sometimes also man's best man."*

It starts with fitting pets in "miniature tuxedos, veils and top hats," the **Journal** says. And difficult situations must be planned for — such as *training a pot-bellied pig to walk down the aisle without stopping to eat flowers.*

A treat-filled reception awaits animal companions after the wedding ceremony. And then, of course, comes the honeymoon — in a pet-friendly hotel. ■



Mortgage Rates Reach New Lows



Homebuyers were able to obtain the *lowest rates ever recorded in May*, says mortgage investment firm Freddie Mac. New all-time lows were reached for 30- and 15-year fixed-rate loans, as well as adjustable mortgages.

Borrowers are taking advantage of today's historic opportunity to save money. *Purchasing or refinancing soon will allow you to enjoy reduced monthly payments over decades.*

I'll show you what payments you'd have with various types of mortgages, and provide you with answers that you can trust. You'll have my experience on your side every step of the way as you move through the real estate purchase process. ■