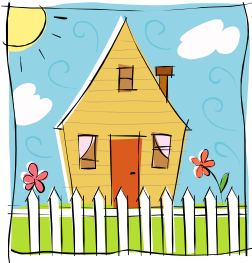


# Dream the Dream



How much are you paying for rent right now? Well, if you're paying more than \$650, excluding your utilities, it may be time for you to consider owning your own home.

The first step is deciding if in fact you can afford to buy. If the answer is yes, then there are other questions to ask yourself:

**Am I cut out to be a homeowner?**

**Do I really want to own a house?**

**Is the time right?**

Our knowledgeable staff at UnitedOne Credit Union will help you as you begin the home ownership adventure.

## Advantages

Here are some advantages of home ownership:

1. **It's your castle.** Your home is yours to decorate how you wish, with no threat to security deposit!
2. **Your housing costs are somewhat steady.** There's no landlord to hike your rent every year.
3. **You build equity,** or the value of the portion of the home you own. After several years, you have something to show!
4. **It's an investment.** Although house values aren't rising at double-digit rates, homes are still appreciating, or remaining stable in most markets.
5. **You get tax benefits.** On your federal income taxes, you can deduct what you pay in property taxes and interest on your mortgage, if you itemize. See your tax advisor for details.

## Disadvantages.

Of course, there are other things to consider:

1. **Up-front costs can be hefty.** Down payment and closing costs can add up. However, there are programs for first-time homebuyers or people with no down payment.
2. **You can end up financially stretched.** That's why it's important to look before you leap. Budgeting is a key part of the process.
3. **Keeping a house in shape takes time & money.** If the roof leaks, or the furnace dies, there's no landlord to call! That's the biggest difference between home owner and renter.
4. **If you must sell, it could take time.** Unlike liquid investments that can be cashed in quickly, a house is a non-liquid investment. It can take awhile to sell your home and get your cash.



**That's why the mortgage specialists at UnitedOne Credit Union are here — to help guide you though the process!**

## I want to Dream the Dream!

I'm interested in finding out if now's the right time for me to consider owning a home. I would like someone to contact me to schedule an appointment to look at options, programs and how much house I can afford. Please contact me to schedule my free prequalification meeting.

Name: \_\_\_\_\_

Daytime Phone: \_\_\_\_\_

E-mail: \_\_\_\_\_

Best time of day to reach me: \_\_\_\_\_

I'm most concerned about: \_\_\_\_\_

1117 S. 10th St., Manitowoc, WI 54220  
2401 Menasha Ave., Manitowoc, WI 54220  
2122 Superior Ave., Sheboygan, WI 53081  
3509 Washington Ave., Sheboygan, WI 53081  
Manitowoc Wal-Mart



Phone: 920-684-0362 or 920-451-8222  
homeloans@UnitedOne.org

**A \$75,000 mortgage could look like this:**



**Program:** WHEDA

**Monthly Payment:** \$625.01

(Payment includes an estimated \$1,500 for taxes and \$400 for insurance.)

Remember, that's just one program, we have many available! Make an appointment today!

All loans are subject to credit approval.

**Dream**

**The**

**Dream!**

Contact us:

[homeloans@UnitedOne.org](mailto:homeloans@UnitedOne.org)



UnitedOne Credit Union is open to everyone living or working in Manitowoc, Sheboygan, Kewaunee and Door counties.

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**Dream  
The  
Dream**

**Home ownership can be within your reach**



**Things to consider when paying rent**