



Your Mortgage PLANNER

with Jamie H. Harrington, President

TO BUY OR NOT TO BUY

Home ownership has long been one of the key elements of the American dream. More than 60 million Americans own their homes, and nine out of 10 persons list home ownership as their top financial goal. The tax code heavily subsidizes home ownership, making it more attractive than renting for most people. Owning a home is also a favorite means of forced-savings and investment, as an increasing share of the monthly mortgage payment goes into equity for future uses--another home, college expenses or retirement. A home is truly the only investment you can live in, and over the past 40 years it has generally performed well in relationship to other investments.

Much of the motivation behind owning a home is psychological. Americans have been raised on principles that support individual destiny, personal control over one's life and surroundings, and freedom of individual expression. Owning a home helps to fulfill those promises and provides a sense of security and pride.

Whether you are a first-time buyer or moving-up, a professional mortgage broker can help you achieve your dreams.

If you would like to discuss what type of mortgage loan will work best for you, call Jamie Harrington at 828-632-0650 for an appointment. United Carolina Group, Inc., is located at 340 NC Highway 16 South, Taylorsville NC 28681.

www.unitedcarolinagroup.com