

TOP 5 HESITATIONS:

seasoned homeowners don't want to move!

"My mortgage is \$1,500 and I don't want to pay more right now."

ANSWER: A \$350,000 home = \$2,682/mo (6.500% rate) x 12 months = \$14,184
A \$350,000 home at 5% Appreciation (average appreciation for Texas) = \$17,500

"Let me payoff bills first, before I apply."

QUESTIONS FOR THOUGHT: How much is your house worth? How much do you owe on your existing home? How much debt do you have, and what is the sum of monthly payments?

"I don't have enough money saved!"

ANSWER: Your home is an investment that appreciates. Have you ever considered a Home Equity Loan or HELOC (Home Equity Line of Credit)?

"I don't want my credit pulled."

ANSWER: Did you know that a hard credit inquiry impacts your score from 3-5 points, if any at all? (Source: Experian, TransUnion & Equifax)

"I'm worried about the economy and the news."

ANSWER: How can you change what is happening in the economy? Would you let that keep you from accomplishing your goals of homeownership?



MARIO GALDOS | Sr. Loan Officer | NMLS# 220759
3820 Farm to Market Rd. 3009 #148, Schertz, TX 78154 | O: 210.476.5523

