

Seven Reasons

— to Stop Renting —

and Buy a Home

When you're ready to become a homeowner, make your first stop **Worcester Credit Union**. We'll help you through the process so you have a great experience.

Here's our top seven reasons you should own a home!

1

Build Equity

Money applied to the principal of your mortgage payment is still yours! You can borrow it in a home equity loan or get it back when you sell.

5

Fixed Payments

Good luck getting your landlord to agree to fixed rent payments for the next 30 years!

2

You Own It

Renters often "pay" mortgages too; just not their own. Landlords may use the rent you pay to fund their own mortgage payment, and if the rent is higher, pocket the difference.

6

Extra Space

You'll likely have more space compared to when you were renting.

3

There's No Landlord

You don't have to ask permission to paint or get a pet ever again!

7

Tax Benefits

Homeowners may be able to deduct a portion of their mortgage interest and property taxes when filing their federal income returns.

4

Appreciation

While home values do fluctuate, given enough time, they typically end up higher than they started. That means you may be able to sell your home for more than you bought it for!



Talk to your personal loan officer to find out which home buying option is right for you.

Visit worcestercu.com to learn more.



NMLS #491585



MEMBER
ADVANTAGE
MORTGAGE

NMLS #1557



*This is not an offer for an extension of credit nor a commitment to lend. Program, rates, terms and conditions are subject to change without notice and are not transferable nor negotiable. All proposals and approvals are subject to credit and underwriting approval; not all applicants will qualify. Other terms and conditions may apply. Not available at all locations. Ask for details. This notice provides that Member Advantage Mortgage, LLC has an affiliated business relationship with Worcester Credit Union. The nature of this relationship is that Worcester Credit Union is an Indirect Owner of Member Advantage Mortgage. Because of this relationship, any referral may provide Member Advantage Mortgage, LLC a financial or other benefit. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. State NMLS disclosure: <https://www.memberadvantagemortgage.com/sites/default/files/inline-files/licensing-disclosure.pdf>. Member Advantage Mortgage, LLC is licensed in the following states: Arkansas Combination Mortgage Banker-Broker-Service License # 104160 | Colorado Mortgage Company Registration NMLS ID #1557; To check the license status of your mortgage loan originator, visit <http://www.dora.state.co.us/real-estate/index.htm>. | Connecticut Mortgage Lender License # ML-1557 | District of Columbia Mortgage Lender License # MLB1557 | Delaware Lender License # 011515 Florida Mortgage Lender License # MLD781 | Georgia Mortgage Lender License # 36659 | Louisiana Residential Mortgage Lending License NMLS ID # 1557 | Massachusetts Mortgage Lender License # ML1557 | Maryland Mortgage Lender License # 06-19371 | Michigan 1st Mortgage Broker/Lender/Service Registrant # FR020440 | Licensed by the North Carolina Commissioner of Banks, Mortgage Lender License #167098 | Licensed by the New Hampshire Banking Department, New Hampshire Mortgage Banker License # 14242-MB | Licensed by the New Jersey Department of Banking and Insurance, New Jersey Residential Mortgage Lender License NMLS ID # 1557 | Licensed by Pennsylvania Department of Banking, Pennsylvania Mortgage Lender License # 3868 | Rhode Island Lender License # 20112778LL | South Carolina Mortgage Lender License #1557 | Texas Mortgage Banker Registration NMLS ID # 1557; Pursuant to the requirements of section 157.007 of the Mortgage Banker Registration and Residential Mortgage Loan Originator Act, Chapter 157, Texas Finance Code, you are hereby notified of the following: Consumers wishing to file a complaint against a mortgage banker or a licensed mortgage banker residential mortgage loan originator should complete, sign and send a complaint form to the Texas Department of Savings and Mortgage Lending, 2601 North Lamar, Suite 201, Austin, Texas 78705. Complaint forms and instructions may be downloaded and printed from the department's website at www.sml.texas.gov. A toll-free consumer hotline is available at 1-877-276-5550. The department maintains a recovery fund to make payments of certain actual out of pocket damages sustained by borrowers caused by actions of licensed mortgage banker residential mortgage loan originators. A written application for reimbursement from the recovery fund must be filed with and investigated by the department prior to the payment of a claim. For more information about the recovery fund, please consult the department's web site at www.sml.texas.gov. | Virginia Lender License # MC-5045. Licensed by the Virginia State Corporation Commission, Virginia Broker License #MC-5045.