

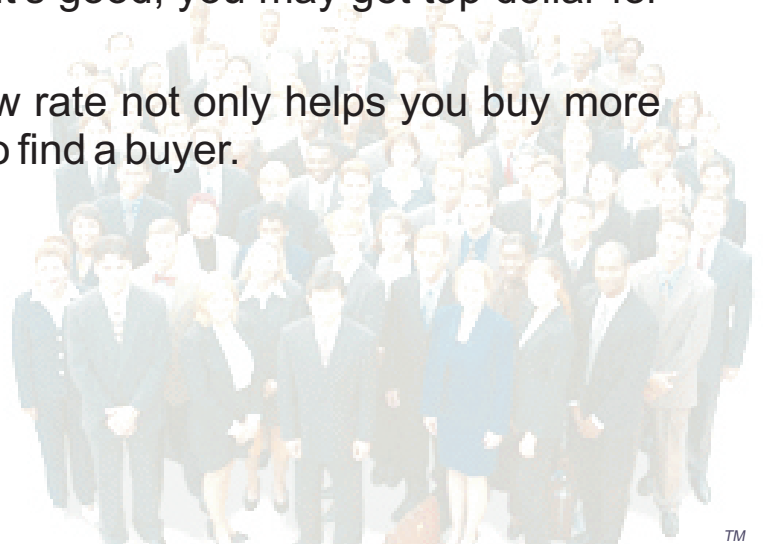
USA BEST[®] Realty

“America’s Best Real Estate Agents”[™]

Does Moving Up Make Sense?

The answers to these questions will help you decide:

1. How much equity do you have in your home? Look at your annual mortgage statement or call your lender to find out. Usually, you don’t build up much equity in the first few years of paying a mortgage, but if you’ve owned your home for a number of years, you may have significant unrealized gains.
2. Has your income increased enough to cover the extra mortgage costs and the costs of moving?
3. Is the neighborhood still a good one for your needs? For example, if you’ve had children, the quality of the schools may be more of a concern now than when you first purchased.
4. Can you add on or remodel? If you have a large yard, there might be room to expand your home. If not, your options may be limited? Also, do you want to undertake the headaches of remodeling yourself?
5. How is the home market? If it’s good, you may get top dollar for your home.
6. How are interest rates? A low rate not only helps you buy more home, but also makes it easier to find a buyer.



Relax. You’re Working With a Professional.[™]