



There's No Place Like *Home*

There's an old adage that says, "Home is where the heart is." It doesn't say, "Home is where the investment is" or "Home is where the tax write-off is." It says, "Home is where the heart is."

Despite economic downturns, and the media's constantly-changing predictions regarding the fate of the housing markets, the American dream of homeownership is alive and still worth pursuing. While your home may be where your heart is, be careful about leaving your head out of the process. Serious consideration must be given to your ability to meet the ongoing financial demands of homeownership, such as: regular timely mortgage payments, taxes and insurance, and reserves for unexpected repair.

If you successfully balance the factors that go into homeownership, it can be a rewarding and heartfelt experience. You can take pride in putting down roots in a neighborhood that you love, planting trees that will shade future generations, and going to sleep every night under your own roof.

Homeownership is about being part of a community and making the house you live in a great place to call home. It's about having backyard barbecues, children's birthday parties, and neighborhood watch patrols. It's about

borrowing a cup of sugar, mowing the neighbor's lawn and teaching the paper boy the difference between the front porch and the front bushes. You plan on being here for a while, and you are invested in making your home and your neighborhood a better place than when you arrived.

When your heart and your head agree that the time is right for you to become a homeowner, we will be there ready to assist you through the closing process. Committed to delivering the service you need and the personalized attention you deserve, our knowledgeable, friendly professionals live and work in the communities we serve. We pour our hearts into our work and take pride in doing our part to help you achieve the American dream of homeownership.

We understand that you are the heart of our business, and we strive to deliver a professional and stress-free closing experience for you.

Cross our hearts...and hope to see you in the neighborhood soon!