## The Tricks & Treats of Buying Real Estate

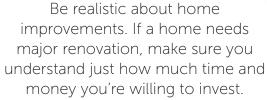


## **TRICKS**

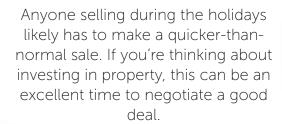
If a 20% down payment is spooking you, don't be fooled! You do not need 20% down on a home. Talk to a REALTOR® or lender. They can help you choose the most appropriate loan for your down payment needs.

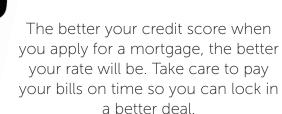


Keep a poker face. If you're too open about your adoration of a perfect home, the seller may try to command a higher price.



Get pre-approved before looking at any homes. When you find one you like, you won't have to scramble to make it happen.





Find a great REALTOR® and trust their judgment. Things are so much better when you have a pro in the driver's seat



## **TREATS**

Never fear losing your home to rent-hikes. A 30-year fixed mortgage means even as Denver's national popularity grows, you can expect the same monthly payment.



Customize, renovate, landscape...
You can DIY to your heart's desire
when you own your home. Live out
your HGTV fantasies – it'll probably
increase your home's value,
anyway.



You can write-off more come April.

Many of the expenses associated
with homeownership are taxdeductible.

Unlike rent, which in Denver has risen 74% in the last decade, a mortgage payment stays in your hands as equity.



You have more privacy. When you own your home, you have a lot more say over who can enter and when. You also have more say in what structures you can put up to block a view



