

# Mortgage Matters

April 2019

*The most successful mortgages always start with Homeowners.*

## snapshot



### HOME VALUES

Median existing home price up 3.6% from last year:  
\$249,500 Feb 2019  
\$240,800 Feb 2018



### EXISTING SALES

Total existing-home sales shot up 11.8% from January to a seasonally adjusted annual rate of 5.51 million in February.



### FOR SALE

Total housing inventory at the end of February increased to 1.63 million, up from 1.59 million existing homes available for sale in January.

As reported by the National Association of Realtors®

## From Us To You

Homeowners Financial Group would like to say THANK YOU for another amazing year. We are celebrating our 15<sup>th</sup> birthday on April 1, 2019 and know we wouldn't be a Best Place To Work all 14 consecutive years without our valued employees, current and past clients, business partners and you. Since Day 1, we have believed our relationships and commitment to treat our clients and employees like family would drive our success as a premier Mortgage Lender across the United States. We truly appreciate your trust in allowing us to serve your mortgage financing needs for years to come.

Just as birthdays allow you to reflect on the prior year, having an annual mortgage review allows us to assess your current mortgage to ensure it still fits your life situation. Our experienced professionals have tools available to show you the value in a possible refinance or help with your goal of moving up to your dream home. Some possible benefits of this mortgage review include:

- **Removal of Mortgage Insurance** – If you are paying MI and eligible for a refinance up to 80% loan-to-value (LTV), eliminating this portion of the payment could put real cash back into your pocket.
- **Fix Your ARM** – Fixed rates remain near historical lows. If you are currently in an adjustable term, you may consider a fixed option to lock in the rate for a longer period.
- **Choose a Shorter Term** – Opting for a shorter term, like a 15 year, can help you pay off your home sooner and become debt free!
- **Convert to Rental** – Homeowners can invest in their property by converting it to a rental home and enjoy positive cash flow. Coupled with buying a new home for a positive long term financial future.

Before rate shopping online, give me a call to discuss your unique needs and receive the thorough recommendation you deserve. If you are looking at buying in 2019, our prequalification means business when submitting an offer on a home. We look forward to assisting you, because the most successful mortgages always start with Homeowners.



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