

Be your own landlord.

Renting vs. Owning Facts



Since 2010, **average rent rose 15%**, while renter **income grew only 11%**.¹



Owning can be up to **44% cheaper** than renting.²



1/2 of renters spend more than **30% of their income** on rent.³ (It was only 18% in 2003.)

¹ <http://realtormag.realtor.org/daily-news/2015/03/17/why-renters-may-be-in-trouble>

² <http://realtormag.realtor.org/daily-news/2013/03/22/study-buying-home-44-cheaper-renting>

³ <http://realtormag.realtor.org/daily-news/2013/12/10/us-in-worst-rental-affordability-crisis-ever>



I can help.

I'm an Accredited Buyer's Representative (ABR®).

Denise Byers, ABR, CRS,



The ABR® designation is awarded by the Real Estate Buyer's Agent Council (REBAC), and is the only designation of its type recognized by the National Association of REALTORS®. Established in 1988 and now numbering more than 30,000 members, REBAC is the world's largest organization of real estate professionals specializing in buyer representation. REBAC awards the industry-recognized ABR® designation to REALTORS® after meeting the education and transaction requirements.

HOME OWNERSHIP: Take a new lease on life.



You've been renting for a while. It's time to find a landlord who really looks after you – **YOU!**

Taking the steps to buying a home can be exciting and scary. There are many questions to consider as you transition from renter to homebuyer.

What neighborhood is right for you?
How many bedrooms? Number of baths?
Garage? How much will you need for a down payment?

You want to find the right house that fits your needs, your style, and your finances. It's a complex process. Why try to tackle it by yourself? With an Accredited Buyer's Representative (ABR®), you can find the home that fits you.

Learn more about an ABR® at rehac.net

Buying can be less expensive than renting.

Owning a home can be up to 44% less expensive than paying rent month after month in many markets.² With rents on the rise, now is a great time to buy, especially when you consider that interest rates for home buyers remain historically low.

I'm your home-buying advocate. When you work with an ABR® designated real estate professional, like me, I'm committed to making your interests my own. Together, we will identify the right options, budget and location to get you home.

It's time to reconsider buying and put your money to work *for* you.

Now is the time to make the switch.

There is a lot to consider, but I can help. As an ABR®, my expertise is real estate, particularly supporting buyers in the process. I can guide you on your first steps to becoming your own landlord. My goal is to make your first home-buying experience a great one.

I CAN HELP YOU:

- Arrange financing
- Find the right property
- Learn about market conditions
- Make an offer
- Represent your interests in negotiations
- Get you to the closing table
- and more

Let's talk today and realize the possibilities together. **I am your ABR®.**

