



Why Own?

You'll have a place that is yours!

You'll own it, have a place to raise your children and become a part of your community. You can pass your home down to your children, and their children, creating security for generations to come.

You may pay less to own a home than you would to rent – and it's yours at the end!

Homeownership can reduce the federal income taxes you pay. You can deduct the interest on your mortgage and property taxes on the tax returns you file each year. These tax savings partially reduce, or offset somewhat, the actual cost of owning your home.

Your monthly payments won't ever go up if you choose a fixed-rate mortgage!

If you choose a mortgage with a fixed-interest rate (one that stays the same for the life of the loan, say 30 years), you'll pay the same mortgage payment each month for the entire 30 years of the loan.

You build a good nest egg!!

Owning a home is the single greatest source of financial security and independence for the majority of people who've taken this step. You can have it, too!

At Ross Mortgage, our goal is to help prospective homeowners turn their dreams into reality. As such, we offer first-time homebuyer programs that require little or no down payment at the lowest rates in the industry. We'll help you evaluate the financial benefits of building equity versus paying rent and demonstrate how homeownership can even reduce your overall monthly expenditures—not to mention instill an immeasurable sense of pride and accomplishment.