

Subject or headline:

It's a surprisingly great time of year for this...

Body Copy:

Many members believe it's a lot of work to buy or refinance a home so they plan to "tackle it" after the holidays. However, that's exactly why NOW is a great time to get started & beat the busy mortgage season! In fact, it's our job to take care of all the details, so answering a few questions and signing some paperwork is all the "tackling" you'll have to do.

IF YOU'RE BUYING OR BUILDING:

According to realtor.com, there are some real advantages to buying or building a home at the end of the year:

1. Tax savings

If you close by December 31, you can deduct mortgage interest, property taxes, points on your loan and interest costs.

2. Motivated sellers

People who are trying to sell their home are more motivated to sell and negotiate because they're seeing a steady decline in foot traffic.

3. Builder incentives

If you're buying a house that is brand new, there's a good chance builders may push to close the books on their year—and meet quotas. They may offer upgrades or little extras to sell houses before the calendar turns.

4. Available movers

Many moving companies are booked six weeks or more in advance during the busy summer months. In the fall and winter, it's normally easier to secure the services of a moving company or rental equipment on shorter notice.

5. Paying toward something you own

If you're renting, your monthly check goes toward something that will last you a month: You'll never see any return on that money. When you buy a house, your monthly mortgage payment goes toward an investment—and ultimately a roof that's yours.

6. Consistent payments

Landlords can increase your rent. Once you secure a mortgage, you can rely on consistent payments if you have a fixed-rate loan.

7. Freedom to renovate

Modernize your kitchen, paint your home's exterior neon orange, change your fixtures or replace your carpeting; whatever inspires you, no one can tell you, "No!"

8. Gaining equity

In the beginning, most of your payment goes toward interest. But gradually more will go toward paying off your principal, meaning you build up equity—or savings—in your home. Another factor in equity is appreciation: As home values rise, so does your rate of equity.

IF YOU'RE REFINANCING:

Mortgage rates have begun to rise the past few months, so the sooner you refinance, the better. Often times a mortgage refinance will not only lower your monthly payment and save you money on interest payments, but it may enable you to pay off your home sooner than anticipated. Simply talk with us – we can give you a free rate, term and payment quote with absolutely no obligation.

Ask us to start your purchase or refinance paperwork today!

[Add a link to a contact form on your website or end the sentence with: **Email your name & phone number to XXXX@XXXXX.org and our mortgage lender will call you right away!**]

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