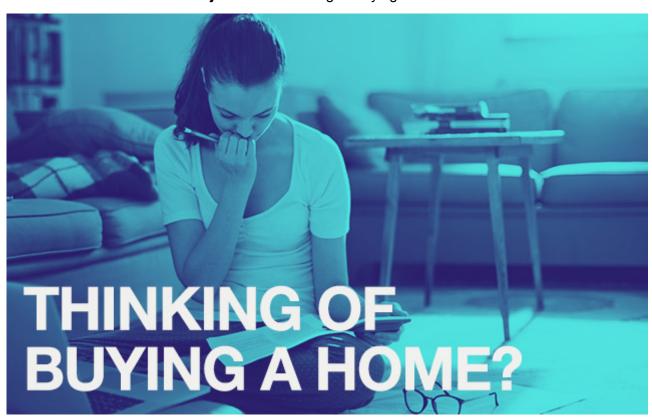
Email Name: Spring Purchase 1 - Act Now **Subject Line:** Thinking of buying a home?



Here's Why You Should Act Now.

Whether you're wanting to buy your first home, upsize or downsize, or purchase an investment property, now is the time to buy.

- Mortgage interest rates are still low... but they're on the rise
- Home prices are increasing
- Inventory is expected to tighten even more

What does all that mean, and how does it affect you?

Because of the way the market is changing, the longer you wait to buy a home, the more expensive and challenging it could be for you. Take rising interest rates, for example. The higher rates are, the less buying power you have - meaning you can afford less home. Plus, with a smaller supply of homes to choose from, you may not get the home you want six months from now compared to today.

I'm here to help.

If you've been waiting for the perfect time to buy a home, now just might be the perfect time. And if you're intimidated by the home-buying process, don't be. I'll help guide you through the process and arm you with the information you need to make buying a home as simple as possible.

Don't put off buying the home you want any longer. Seize the opportunity to buy

now while the market is still in your favor.

Contact me to learn more about your home financing options!

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\$400 off closing costs

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This email was sent by: Jim Sample, NMLS #45678 Sample Mortgage X Company NMLS #1234 1335 Strassner Saint Louis, MO 63144

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Susan Sample Miller Mortgage 1234 Piper Lane Mountlake Terrace, WA 98043 NMLS ID# 123456 Company NMLS ID# 2345



Why You Shouldn't Wait to Buy a Home

- Mortgage rates are expected to rise
- Home values are going up
- Housing inventory is shrinking

If you've been on the fence about buying, this is not the year to "wait and see." Act now while rates are still affordable. Purchasing a home now may save you money and ensure you have more options to choose from.

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CONTACT ME TO FIND HOME FINANCING THAT'S RIGHT FOR YOU!

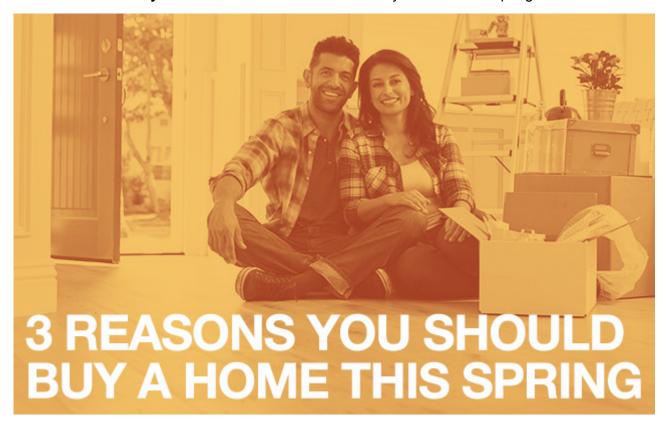
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Email Name: Spring Purchase 2 - Reasons to Buy **Subject Line:** 3 Reasons You Should Buy a Home This Spring



If you've been musing about the idea of buying a home, below are three reasons you should buy this spring:

- 1. Rates are still low (for now) Experts expect mortgage rates to rise over the course of 2017, but they're currently still at historic lows. Locking in a low rate now can help you save big on the cost of your mortgage.
- 2. **Home prices are going up** Home values went up 6.8% in 2016 and are expected to increase another 3.5% in 2017, according to Zillow. It's uncertain when home values will fall again, so it's best to buy now before they climb even higher.
- 3. **Inventory is dwindling** The number of houses on the market is shrinking and will continue to. Buying now can help you beat the competition before it gets fierce.

Not Sure You're Ready?

Even if you're still saving for a down payment, we should review your financial situation to see if there's a loan program that meets your needs. There are several loan programs that don't require 20% down, so you may be able to qualify for a mortgage sooner than you think.

If you've been waiting for the perfect time to buy a home, now is the time.

Contact me today to learn more about the home financing options that are available to you.

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The Time to Buy a Home Is... Now!

If buying a home is one of your goals this year, here's why you should act sooner than later:

- Mortgage rates are expected to rise
- · Home values are going up
- Housing inventory is shrinking

Because of how the market is changing, it's best not to wait. Purchasing a home now can save you money and ensure you have more options to choose from.

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CONTACT ME TODAY TO GET STARTED!

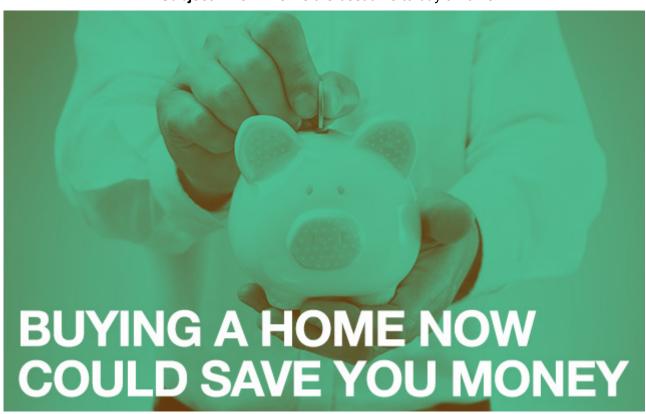
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Email Name: Spring Purchase 3 - When to Buy **Subject Line:** When is the best time to buy a home?



You've heard it said, "There's no time like the present." If you're thinking of buying a home, that's actually quite true.

Why You Shouldn't Wait to Buy a Home

For people wanting to purchase a home this year, the earlier you buy, the better. Experts predict mortgage rates and home prices will keep rising, and the number of houses on the market will continue to dwindle.

With an unpredictable housing market ahead, it's important not to wait. Purchasing a home now may save you money and ensure you have more options to choose from.

Getting Started

Many people take the approach of finding the perfect home first, but the best place to start is to get in touch with an experienced mortgage professional who can walk you through the process. Not only will this help you know how much you can afford, but getting preapproved before you start house hunting shows sellers that you're serious about buying and can help you get the home you want sooner.

Ready to start looking? Contact me today to learn more about what you'll need to get started.

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