



## Becoming a Homeowner is a Great Move!

Are you currently renting and thinking about joining the ranks of homeowners? You should know that in addition to providing numerous financial benefits, buying a home will help improve your quality of life. Not only do homeowners enjoy more freedom, they also have

a strong feeling of pride, as well as peace of mind. It's definitely a worthwhile investment!

### A Well-Adapted Home

First and foremost, being a homeowner means living in a house that suits your tastes and fits your lifestyle.

Is your family growing – do you want a backyard and basement playroom for your children? The purchase of a home can help you benefit from these extra spaces and is also a good long-term investment. Condominiums and plexes offer other benefits: less maintenance in the first case and additional income in the latter.

### Building Capital

Paying for a home is a bit like making long-term savings. Instead of paying rent to a landlord, your monthly mortgage payments are used to finance your assets and build capital that you will recover once you finish paying.

### A Profitable Investment

Across Canada, the value of real estate investments has increased significantly over the past ten years. In Québec, the median price of a single-family home grew from \$110,000 to \$209,500 between 2002 and 2010. This translates into an average appreciation of 8% per year.

### Taking Advantage of Fixed Payments

Tired of rent increases? Unlike tenants who must deal with these fluctuations, as a homeowner, you can enjoy fixed payments for many years and, depending on the type of mortgage you choose, protect yourself against possible interest rate increases.

### A New Lifestyle

Unleash your creativity and decorate your house as you wish, without worrying about the restrictions that are imposed on tenants. Any amount invested in decoration or renovation will be for your benefit. Moreover, nobody can make you leave your home, or enter uninvited for inspection or maintenance.