ALL CASH OR LOAN-ENABLED HOME PURCHASE

Which one is right for you?

When you think about how to pay for a new home, you might think "mortgage." But all-cash purchases are on the rise.

Why are people opting for all-cash purchases?

Unsurprisingly, many all-cash buyers have already built significant wealth — often with equity in other properties.



56% of all-cash purchases were for vacation homes



42% were for investment properties

the cash on hand, an all-cash purchase offers several benefits:

For those with

More flexibility



some potential downsides, too:

But there are

the purchase

Less cash on hand after

You'll miss out on returns your money would have generated from your investments

Financing has major advantages for potential buyers

For many, a loan-enabled purchase is the only feasible way to buy a home. But loan-enabled purchases have benefits for everyone:



your needs

future expenses



your investments



You've got plenty of options to find a balance of cash and financing that suits your financial goals. Consider:

Plus, mortgages today are flexible —

and you can adapt your financing to

Pro tip: Extra money from tax refunds, Making a larger down payment inheritances or work bonuses can help you pay down your mortgage faster

you to make extra payments

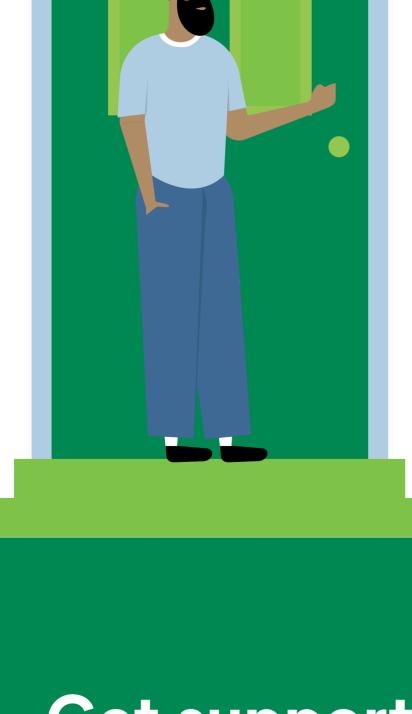
O Delayed financing, so you can pay in cash upfront and get

a mortgage later

Ochoosing a mortgage that allows

Getting a Home Equity Line of Credit (HELOC) so you can leverage your home equity to access cash





Consider your goals: Need a large amount of cash on hand? A loan may make the most sense. 2 Know the penalties for accessing your

cash: Some accounts, like registered

Which option is right for you?

Every situation is unique and

right solution.

these tips can help you find the

retirement accounts, may charge penalties or taxes for early withdrawals. 3 Crunch the numbers: Compare the cost

of financing with the potential returns from keeping your money invested.

Get support from a home loan team you can count on

When you're ready, reach out to a lending expert at your local

Northwest financial center or call 1-888-884-4626.

Finding the right home is a big decision — and whether you're

buying your first home, upgrading, refinancing or investing in a new

property, we're here to support you every step of the way.