

BUYING THE PERFECT HOME



For Ozarkfcu Members Only

It's not how big the house is, it is how happy the home is, that matters.

When is the right time to buy a home?

- We encourage you to look at your budget and see if you are in a strong financial position to add the full expense of a realistic monthly payment, taxes, insurance, and maintenance cost to your budget.
- How long to you plan to be in your current location? Does it meet your needs?



Things to consider in purchasing a home.

- Opportunity cost of fixed or variable loan interest rates and length of time.
- Utility costs: I.E. electricity, gas, sewer, and water.
- Maintenance costs: I.E. roof, yard, appliances, windows, insulation, wiring.
- Yearly tax assessment and Insurance cost.
- Amount of living space needed; I. E. number of bedrooms, bathroom, adequate storage space.
- Neighborhood; I.E. Privacy, School District
- Resale value

Know your must have features:

- ⇒ ___ Car garage
- ⇒ ___ Bedrooms
- ⇒ ___ Bathrooms
- ⇒ ___ Great Room
- ⇒ ___ Family Room
- ⇒ ___ Security
- ⇒ ___ Office space
- ⇒ ___ Deck
- ⇒ ___ Fireplace
- ⇒ ___ Land (Dog Friendly)
- ⇒ ___ Master Suite



We are different. Come see why!



Ozarkfcu.com

Membership eligibility required. Loan terms and conditions based on eligibility. NCUA

Apply online at Ozarkfcu.com and get your loan pre-approved. Speak to an OFCU loan officer to do a credit analysis to help identify the best mortgage loan option for you that is perfect for your budget. Loan terms and conditions based on eligibility. We are an Equal Housing Lender.

Final Tips:

You might decide that updating our home is a better option. If so, check out our Home Equity Loan page. <https://www.ozarkfcu.com/home-equity.php>. Your home meets all of your needs but just needs a little tender loving care or an update. We will look at all of your options with you.

Mortgage loan options at OFCU: <https://www.ozarkfcu.com/mortgage.php>.

Energy saving tips for your home. <https://www.energy.gov>.