



MAY 2009

Enhanced Benefits Group Home Ownership Update

SO MANY OPTIONS, WHO DO YOU CHOOSE?

There are so many reasons to buy a home in the current market, historically low interest rates, low home prices, along with an \$8,000 tax credit available to first time home buyers. The question is, if you are considering purchasing, where do you go for help? You can see any of the thousands of advertisements, open the phone book, or go to an internet search engine and find listings for countless Real Estate Agents and Mortgage Brokers. What do these ads really tell you though? Is this someone you can trust with one of the biggest financial decisions of your lives? Your employer has teamed up with Enhanced Benefits Group to help. All of the service providers within the Enhanced Benefits Group network have gone through our extensive prescreening process. We have gone to great lengths to ensure that you will be referred to a service provider that is looking out for your best interests, not just in the short term, but the long term as well. You can talk to any of our service providers at no cost or obligation to see your purchasing options and decide if now is the right time for you to buy. Simply call Enhanced Benefits Group at 1-866-505-3244 or visit our web site at www.ebgi.org for more information.

UNDERSTANDING MORTGAGES

Interest rates on home mortgages are now at historically low levels. With all of the different loan options available, how do you know which one is right for you? Whether you are purchasing a home or refinancing, you want to be careful to select a loan that makes sense in both the short term and long term. Talking with a prescreened Enhanced Benefits Group Mortgage Broker will help. They will go through all of your options and help you select the loan that makes the most sense in your personal situation. If you are considering refinancing, they will break down all the numbers for you to see if refinancing makes sense for you, or if you should wait. To talk to someone and go through all of your options all at no cost or obligation, call Enhanced Benefits Group at 1-866-505-3244 or visit our web site at www.ebgi.org for more information.

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