

**MARCH 2009**

**ENHANCED BENEFITS GROUP**

**HOME OWNERSHIP PROGRAM**

**FIVE REASONS BUYING NOW MAY MAKE SENSE**

With the uncertainty of the economy and the real estate market, a lot of people are afraid to buy a home. However, if you give it a serious look, you could come to the conclusion that a market such as this could be the buying opportunity of a lifetime for you. Look at these five reasons that now could be a great time for you to consider buying.

- Affordability is better than ever
  - According to the National Association of Realtors housing affordability index, homes were more affordable in December 2008 than at any point since the group started the index in 1970
- You have a large inventory to choose from
  - There was a 12.9 month supply of inventory in December 2008 given that months sales pace according to the NAR
- Builders are offering big discounts
- Mortgage rates are historically low
- You can get a federal tax credit

**LEARN ABOUT YOUR HOME OWNERSHIP BENEFIT**

Would you like the opportunity to learn more about Enhanced Benefits Group and the Home Ownership benefit? Would you like an update as to current market conditions? One way to gather this knowledge is to attend an EBGI Home Ownership Webinar. The free one hour Webinar session will cover the basics of the Home Ownership benefit, how to use the benefit to save you time and money as well as giving you a current market update. The next Webinar session will be held on Monday, March 23<sup>rd</sup> from 12:00pm – 1:00pm. We will also be having an evening session on Thursday, March 26<sup>th</sup> from 6:00pm – 7:00pm. For log in information, please call Enhanced Benefits Group at 1-866-505-3244.