

HOMEAdvantage®

Twelve Months of Real Estate

Content Reference Guide

This document contains proposed text and imagery for each of the twelve monthly themes contained in this campaign. Review each month and pick which—if not all—topics align to your credit union’s marketing goals for the year. For questions or assistance with these materials, please email marketing@curealty.com.

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January

Down Payment Basics

Email

Email Subject: Home shopping? Easy ways to save for a down payment.

Are you planning to buy a new home this year? Most likely, you'll need a down payment. Here's how to ensure you're ready to go when you find that dream home...

1. **Find out how much house you can afford.** There are a lot of considerations made when determining how much home you are qualified to buy, what your monthly payments will look like and how much money will be due at closing. So it's always in your best interest to talk to us first to determine your target price range and start your home search with the right expectations.
2. **Save, save, save.** Once you've determined your budget, you'll know what you need for a down payment. While it may seem daunting, here are some tried and true tips to get you into your new home sooner.
 - **Automate:** Deposit a portion of your paycheck every month into a separate savings account to be used only for your down payment.
 - **Raises & Bonuses:** Consider putting aside incremental earnings towards your down payment savings plan
 - **Windfalls:** Gifts, tax returns, inheritances are also perfect opportunities to build your down payment account.
 - **Keep the car, save the payment:** Paid off your car? Resist the urge to buy new and instead save the monthly payment
3. **Take advantage of HomeAdvantage Cash Rewards*.** Don't forget, when you use our free HomeAdvantage® program and approved network of real estate agents, you'll earn Cash Rewards- an average of \$1,500 at closing!

Click here to get started today! [\[link to CU HomeAdvantage landing page\]](#) or call us at [\[CU phone\]](#).

[\[Insert Disclaimer\]](#)

Suggested Seminar Topic

Buying a New Home: What Can I Afford

CU loan officer and HomeAdvantage agent to provide an interactive workshop including worksheet for home buyers to calculate what they can afford, the down payment they will need to save, and the Cash Rewards to be received at closing. when using a HomeAdvantage agent.

January

Down Payment Basics

Social Media

Option 1: Save more & get into your new home sooner. Want more deets? Call us at [CU phone #] or visit [CU HomeAdvantage link].

Option 2: These tips will help you save more & get into your new home sooner. [link to newsletter/blog post]

#downpaymenttips
#nextstopnewhome



Newsletter / Blog

Saving for a new home?

While it may seem daunting, here are some tried and true tips to get you into your new home sooner.

1. Automate: Deposit a portion of your paycheck every month into a separate savings account to be used only for your down payment.
2. Raises & Bonuses: Consider putting aside incremental earnings towards your down payment savings plan
3. Windfalls: Gifts, tax returns, inheritances are also perfect opportunities to build your down payment account.
4. Keep the car, save the payment. Paid off your car? Resist the urge to buy new and instead save the monthly payment.

And don't forget, when you use our free HomeAdvantage® program and approved network of real estate agents, you'll earn Cash Rewards* - an average of \$1,500 at closing!

[Insert Disclaimer]

February

How To Find The Home of Your Dreams

Email

Email Subject: Here Are the Keys to Your Dream Home

Finding that special home where you will share time with family and friends, and create unforgettable memories, is very exciting. However, the search can be exhausting. Don't worry, [CU Name] has the keys to making your hunt for the perfect home a successful one!

Determine your wish list

Gourmet kitchen? Yard for gardening? Home office? Before starting your search for the perfect home, start out by making a list. Identify your "must haves" and "nice to haves," and then pick your deal breakers.

Do your research

The home search feature on [CU Name]'s HomeAdvantage® [link] portal offers easy online access from your desktop at home or mobile device on-the-go. Use the tool to consider important factors such as:

- Neighborhood stats
- Local attractions
- School information
- Recent home sales

Find an agent that rewards

When you're ready for the next step, pick a trustworthy real estate agent from our HomeAdvantage network. These agents are committed to helping you find the home of your dreams while delivering the exceptional service you expect from [CU Name]. Share your wish list with them, and let them navigate you through the process. Plus, by using a HomeAdvantage agent, you will earn Cash Rewards* at closing!

So when you're ready to find the home of your dreams, let [CU Name] help you get started. Click here to learn more [CUHomeAdvantage landing page], or call us at [CU phone].

[Insert Disclaimer]

Suggested Seminar Topic

[CU Name]'s Online Tools for Finding Your Dream Home

Provide a checklist of "Home Buying To-Dos" that serves the dual purpose of the seminar agenda. Focus seminar content on how to find the home of your dreams online. Include searching for a home, finding an agent, and calculating mortgages and down payments. Also provide a tutorial of HomeAdvantage, including how to use the "home search" and "find an agent" features. Consider walking your members through the basics of online applications, educational materials, etc. that are provided by to [CU Name] your members.

February

How To Find The Home of Your Dreams

Social Media

Find the home of your dreams at [\[CU HomeAdvantage link\]](#)!

#thepperfecthousehunt
#homeiswheretheheartis
#dreamhomefound



Newsletter / Blog

We've Got the Keys to Your Perfect Home Search

Finding the perfect home where you will share time with family and friends, and create great memories, is very exciting. But it can also be overwhelming. We're here to help.

[\[CU Name\]](#)'s HomeAdvantage® program offers everything you need to search, buy, sell and save! You can search the most current property listings based on your list of "must-haves," research what is selling in your own neighborhood as well as the neighborhoods you want to live in... or go deeper into community demographics, school zones, local amenities and more—all from your desktop or mobile device.

To learn more about this free, easy-to-use service, visit [\[CU website\]](#) or call us at [\[CU phone\]](#) to get started! Enroll in the HomeAdvantage program before [\[date\]](#) to be entered into our contest for a chance to win [\[prize\]](#).

March

Why Use a HomeAdvantage® Real Estate Agent?

Email

Email Subject: HomeAdvantage: Agents Who Reward

Finding a qualified real estate agent who has your best interests in mind can make all the difference, which is why [CU Name] offers its members free access to the HomeAdvantage® program and its network of real estate pros.

All agents in the network were hand-picked by [CU Name] based on experience and expertise. And when you buy or sell a home using one of these agents, you qualify for HomeAdvantage Cash Rewards*. Cash Rewards are equal to 20% of your agent's commission, saving you \$100s to \$1000s at closing. Our average member saves [\$ CU average cash reward] per transaction. Use your agent to buy and sell, and receive double the reward!

Ready to find an agent who rewards?

Browse our network of agents online at [CU HomeAdvantage agent page] to find one that suits you, or call us at [CU phone] and we can recommend one for you. For more general information about HomeAdvantage, click here [CU HomeAdvantage landing page].

[Insert Disclaimer]

Suggested Special Event

"Ask An Agent" Day

Designate a day during this month to have a HomeAdvantage agent available at a branch to provide a no-pressure, free consultation to members about their home buying and selling needs.

Social Media

Did you know [CU Name] has a network of local, hand-picked real estate agents who can help you search, buy, sell and save? Find yours today at [CUHomeAdvantage link].

#AgentsWhoReward



Newsletter / Blog

House Hunting? Use an Agent Who Rewards

Selecting the right real estate agent is a very important step in the home buying and selling process, which is why [CU Name] offers its members free access to the HomeAdvantage® program and its network of experienced, trusted real estate agents. When you use one of these agents, you also qualify for HomeAdvantage Cash Rewards* that can save you \$100s to \$1,000s at closing!

If you'd like to meet one of our hand-picked real estate agents, call us at [CU phone number], or visit our [CU HomeAdvantage link] today!

[Insert Disclaimer]

April

What's Your Home Worth?

EMAIL

Email Subject: What's My Home Worth?

Interested in learning your home's worth? [CU Name] has some tips to help you better understand the fair market value of your home in today's economy.

Enlist the help of an expert [link to HomeAdvantage portal - Find My Home's Value.] To start, we suggest finding an experienced real estate agent who has knowledge of the area where you're hoping to buy or sell—like a trusted agent from our hand-picked HomeAdvantage® network. These local real estate pros can help you evaluate all the factors that determine your home's worth in our current market. And better yet, if you use one of our preferred agents to buy or sell your next home, you'll earn Cash Rewards* at closing—the average savings equals \$1,500! [Or insert your CU's average Cash Rewards]

Review recent sales. Your HomeAdvantage agent can help by gathering information about comparable homes in your neighborhood that have sold in recent months. A comparable property is one that is similar in size, condition, amenities and neighborhood. Once those properties are identified, consider the square footage, number of bedrooms and bathrooms, backyard amenities (like a pool), and the age and condition of the homes.

Evaluate properties currently on the market. You can also use [CU Name]'s HomeAdvantage portal to view properties that are currently for sale. Consider the number of homes on the market—are there a lot for sale in your area? How many homes for sale are similar to yours? And finally, what are the prices of those homes?

Need help in getting started? Click here to request a referral to HomeAdvantage agent or to find out more about the program. [link to HomeAdvantage Market Evaluation form] or call us at [CU phone].

[Insert Disclaimer]

Suggested Seminar Topic

Selling Your Home: Tips to Estimate and Increase Your Home Value

Invite 1 to 2 HomeAdvantage agents to offer insight into current market values and trends, as well as top tips on estimating value. Incorporate demonstrations of the HomeAdvantage website to showcase property listings and recent sales as a part of the discussion. In addition, you can invite the agents to share any "before and after" stories/photos about how a seller increased their home value significantly with a few key changes.

April

What's Your Home Worth?

Social Media

Use our free HomeAdvantage® program [\[CU HomeAdvantage link\]](#) to discover the value of your home, view comparable properties and more.

#homevalues
#knowyourhomevalue



Newsletter / Blog

House Hunting? Use an Agent Who Rewards

Selecting the right real estate agent is a very important step in the home buying and selling process, which is why [\[CU Name\]](#) offers its members free access to the HomeAdvantage® program and its network of experienced, trusted real estate agents. When you use one of these agents, you also qualify for HomeAdvantage Cash Rewards* that can save you \$100s to \$1,000s at closing!

If you'd like to meet one of our hand-picked real estate agents, call us at [\[CU phone number\]](#) or visit our HomeAdvantage portal [\[CU HomeAdvantage link\]](#) today!

[\[Insert Disclaimer\]](#)

May

Top 10 Home Selling Tips

Email

Thinking of selling your home? Here are our top 10 tips for getting your home ready to sell at top dollar.

1. **Beef up the curb appeal:** How is your landscaping? How about the exterior paint? Are your windows shiny and clean? Does your house feel warm and inviting from the street? Cleaning up your exterior, whether it's trimming the shrubs or simply pressure washing the walls, is critical to making a great first impression on buyers.
2. **Create a grand entrance:** In addition to the outside of your home, the first steps into your home are also very important. Is your entry or foyer inviting? Is it free of clutter? Is it well lit? Does it make a statement about the rest of your home? Clean up, pare down and add some flowers. Those all say, "Welcome!" to home buyers.
3. **Conquer clutter:** No one wants to step over personal belongings or see your collection of knickknacks when they tour a home. Plus, extra clutter on the floor, tables and shelves can make your rooms appear smaller and overused. Give potential buyers a clean slate so they can picture their own family in your home.
4. **Evaluate your furniture:** Worn, dirty furniture can give the impression that your house is tattered and in need of repairs. Consider having upholstered pieces steam cleaned. Also, is your furniture arranged against the walls? Sometimes, if space allows, floating your furniture in the middle of a room, away from the wall, can create the illusion of more space.
5. **Let in the light:** Natural light is on the top of the priority list for many buyers. Don't leave them in the dark with window treatments that eliminate what could be one of your home's brightest features! Have a room without windows? Consider placing more lamps around the room and have them lit while showing your home.
6. **Add some fresh paint:** A fresh coat of paint is always a good choice and money well spent. If you don't have the budget to paint your entire house, consider buying a gallon or two to freshen up the trim, shutters and doors. And remember, neutral colors are key!
7. **Upgrade the mailbox:** If your mailbox looks out of place in your neighborhood, or is old and weathered, consider upgrading. Mailboxes might seem trivial, but they are certainly part of the overall experience when buyers drive up. A mailbox is like the first handshake—it can begin to define the character of your home.
8. **Replace old house numbers:** Like your mailbox, this little detail can set the tone of what's to come inside. Consider replacing old numbers with new ones, or, if your home has none, add some.
9. **Update light fixtures:** Both interior and exterior light fixtures that are dated may deter buyers as they make the home and decor also feel outdated. . Simple lighting upgrades can make your home feel newer and, if chosen wisely, won't cost a fortune.
10. **Bring in flowers and plants:** Depending on the season, consider adding some potted plants pots in a variety of staggering sizes and styles—lush green plants and annual flowers. These add a fresh pop of color and texture to your entry and life to your home.

Interested in having a market analysis done on your home? Click here to request a referral to a real estate agent in our free HomeAdvantage® program. These agents are top professionals in their field, and can advise on how to get the most return on your investment. Click here to submit your request [[link to the HomeAdvantage Market Evaluation form](#)] or contact us at [[CU phone](#)].

Suggested Seminar Topic

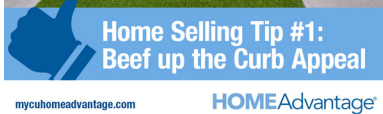
Prepping Your Home for Sale - Tips from Our Home Advantage Agent

Invite 2 to 3 HomeAdvantage agents to present their top tips for prepping homes for sale and how to get the best value out of the effort. Then reserve the last part of the seminar for a round table where the agents can address questions from the audience.

May

Top 10 Home Selling Tips

Social Media



Look! We're working on getting your #HomeReadyforMarket.

Tip #1: Beef up the Curb Appeal

#stagetosell
#curbappeal



Are you ready to sell your home? We're committed to helping members get their #HomeReadyforMarket

Tip #2: Create a Grand Entrance

#stagetosell
#curbappeal



If you're a home seller getting your #HomeReadyforMarket, you'll want to check this out:

Tip #3: Upgrade the Mailbox

#stagetosell
#curbappeal



Did you know that home buyers like it fresh? Get your #homereadyformarket with

Tip #4: Fresh Paint

#stagetosell
#curbappeal



Did you know that home buyers like it fresh? Get your #homereadyformarket with

Tip #5: Fresh Flowers

#stagetosell
#curbappeal

Alternative text and call-to-action for use with any of the above posts:

Selling your home? Make a great first impression that welcomes potential buyers with these 5 easy tips. [\[link to newsletter/blog post\]](#)

#stagetosell
#curbappeal

May

Top 10 Home Selling Tips

Newsletter / Blog

Selling Your Home?

Easy Ways to Create Affordable Curb Appeal

Many buyers make an emotional connection to a home the moment they pull up in the driveway. This makes the outside of your home just as important as the spaces inside. Here are five ways to upgrade curb appeal without a heavy investment:

1. **Add Some Fresh Paint.** A fresh coat of paint is always a good choice. However, if you don't have the budget to paint your entire house, consider buying a gallon or two to freshen up the trim, shutters and doors. And remember, neutral colors are key!
2. **Upgrade the Mailbox.** If your mailbox looks out of sorts in your neighborhood, or is old and weathered, consider upgrading. Mailboxes might seem trivial, but they are certainly part of the overall experience when buyers drive up. A mailbox is like the first handshake—it speaks volumes about the character of the home.
3. **Replace Old House Numbers.** Houses with old or faded house numbers can look old and faded too. Consider replacing old numbers with new ones, or, if your home has none, add some. Like your mailbox, this little detail can set the tone of what's to come inside.
4. **Update the Light Fixtures.** Light fixtures on your patio and at your front door can make a big impact on what your buyer thinks about your home, even in the daytime. Interior light fixtures that are dated may deter buyers as well. Simple lighting upgrades can make your home feel newer and, if chosen wisely, won't not cost a fortune.
5. **Bring in Flowers and Plants.** Depending on the season, consider adding some potted plants pots in a variety of staggering sizes and styles: lush green plants and annual flowers. These add a fresh pop of color and texture to your entry.

Bonus Tip: Don't forget about your backyard and patio too. Backyards can sell homes—so if you do some freshening up in front, be sure to carry that through to the back as well. New paint, lighting and plants should all be considerations.

Interested in having a market analysis done on your home? Click here to request a referral to a real estate agent in our free HomeAdvantage® program. These agents are top professionals in their field, and can help you advise you on how to get the most return on your investment. Click here to submit your request [[link to the HomeAdvantage Market Evaluation form](#)] or contact us at [[CU phone](#)].

June

How to Choose the Best Real Estate Professionals

Email

Email Subject: Is Finding a Real Estate Agent on Your To-Do List?

Headline: Check It off, and earn Cash Rewards* too!

Selecting the right real estate professional can make all the difference in your home buying and selling experience. Here are 3 to-dos to ensure you choose the best one:

- **Get to know him/her.** A good agent will take the time to understand your goals and priorities. Which means, if you are buying, they won't waste time on properties that don't meet your criteria. If you are selling, they will know exactly at what price you need to list your home and how to protect your best interests..
- **Find an agent who is an expert in your desired area.** Whether you are buying or selling, choosing an agent with expertise in your specific market will give you an edge when it comes to pricing, marketing, finding that tucked away neighborhood, or knowing about that house that is about to be listed.
- **Choose an agent who rewards.** [CU Name] offers free access to our online HomeAdvantage® program and its network of experienced, hand-picked real estate agents. When you use one of these agents to buy or sell (or both), you qualify for Cash Rewards saving you \$100s to \$1,000s at closing!

Ensure your home buying or selling experience is a good one. Connect with one of our trusted HomeAdvantage agents today by visiting us online at [\[link to CU HomeAdvantage portal\]](#) or calling [\[CU phone #\]](#).

[\[Insert Disclaimer\]](#)

Suggested Special Event

Coffee Talk with Our Featured Real Estate Agent

Details: Invite members to drop in for a cup o' Joe with a HomeAdvantage agent. Post/share a list of summertime dates and times when an agent will be available to answer questions about buying and selling a home. On the day of the events, have the agent set up in an obvious location with signage and coffee nearby. Consider hiring a barista service to brew orders on demand for all members who visit the branch.

June

How to Choose the Best Real Estate Professionals

Social Media

Is finding a real estate agent on your to-do list this summer? Let us help you check that off AND save big at closing!

#SearchBuySellSaveDone

#ChooseWisely



Newsletter / Blog

Is finding a real estate agent on your to-do list?

Did you know that as a [CU Name] member, you have free access to the HomeAdvantage® program and our network of experienced, hand-selected real estate agents? When you use one of these agents, you also qualify for Cash Rewards* that can save you \$100s to \$1,000s at closing!

[Insert member testimonial about using HA agent on their purchase/sale]

Ensure your home buying or selling experience is a good one. Connect with one of our trusted HomeAdvantage agents today by visiting us online at [link to CU HomeAdvantage portal] or calling [CU phone #].

[Insert Disclaimer]

July

We're Your Real Estate Easy Button

Email

Email Subject: We're Your Real Estate Easy Button

From finding a home to financing one, and everything in between, [CU Name]'s [Real Estate Center] is your go-to real estate easy button where you'll find everything needed to search for, buy, sell and save on your next home, including:

- **Easy online search features:** Whether you're searching from your computer at home or on-the-go with your smartphone or tablet, HomeAdvantage® provides fast, powerful search options to help you find the perfect home.
- **Hand-picked network of agents:** Working with a trusted, experienced real estate professional is vitally important. That's why [CU Name] is pleased to provide you access to the HomeAdvantage network of agents—a group of hand-picked, local real estate experts committed to delivering outstanding service to our members.
- **Cash Rewards*:** Members who close their real estate transaction with an agent from our HomeAdvantage network receive Cash Rewards at closing. Our average member earns \$[CU average cash reward]!
- **Home loans:** We offer great options to suit a variety of needs, with excellent service from our [Home Loan Consultants - or equivalent title at CU]
- **Free home buying seminars:** Click here [link to seminar schedule] to check out our schedule of upcoming seminars.
- **Homeowners insurance:** Whether it's a basic home insurance plan or a policy containing flood insurance, we've got you covered.
- [Include additional bullet points to include your credit union's offerings, i.e Title, Insurance, etc.]

Visit our Real Estate Center [or replace with your CU's equivalent] or call us at [CU phone] today to get started!

[Insert Disclaimer]

Suggested Special Event

Come Home to [CU Name]: A Real Estate Expo

This member event would focus on all of the "one-stop shop" real estate tools and offerings your credit union has available. If possible, host an outdoor expo with refreshments and/or entertainment. Set-up could include various stations, dependent upon your CU offerings, i.e. home loans, HomeAdvantage program, meet an agent, homeowners' insurance, etc. Consider inviting other complimentary local home and real estate vendors to attend and sponsor. These could be home stagers, movers, painters, home repair services, extended warranty providers, etc.

July

We're Your Real Estate Easy Button

Social Media

Don't stress about buying a new home—we have an easy button! Use our HomeAdvantage® program to search for homes, connect with a trusted real estate agent, and earn Cash Rewards* at closing. Visit [\[CU HomeAdvantage link\]](#) to start your search today!

*See website for full details

#realestateeasybutton
#onestopshop



Newsletter / Blog

We're Your Real Estate Easy Button

Feeling overwhelmed at the thought of buying or selling a home? Don't worry, we've simplified it all with a one-stop shop for real estate! Here are some the services available to you from [CU Name]:

HomeAdvantage®: This free program provides you with everything needed to search for, buy, sell and save on your next home. Key features include an easy-to-use online search portal, a network of trusted real estate agents, and Cash Rewards* that can save you \$100s to \$1,000s at closing!

Home Loans: We offer great options to suit a variety of needs, with excellent service from our [\[Home Loan Consultants - or equivalent title at CU\]](#)

Free Home Buying Seminars: Visit our website to check out our [\[link to seminar schedule\]](#) of upcoming seminars.

Homeowners Insurance: Whether it's a basic home insurance plan or a policy containing flood insurance, we've got you covered.

Find out more about our real estate services online at [\[CU Real Estate Center\]](#) or call us at [\[CU phone\]](#).

[\[Insert Disclaimer\]](#)

August

Homeownership: How Much Can You Afford

Email

Email Subject: Dreaming of a New Home? See How Much You Can Afford

Dreaming of that new home can be fun, but finding out that you can't afford it—not so much. Here are four things to consider before you start your search:

- **Evaluate Your Budget:** As a general rule, your mortgage payment should not exceed **28% of your monthly take-home pay**. So for every \$1,000 of net income, add \$280 to your max mortgage budget. Buyers who are debt-free have more wiggle room than buyers who have more bills to pay. Also consider if a bigger home will increase your electric bill, if a new pool will increase your water bill or house maintenance costs, and if a larger yard might require costly yard maintenance.
- **Consider Your Debt:** Follow the **43% debt-to-income ratio rule**—meaning that your monthly mortgage payment, car loans, credit card bills and utilities should not exceed 43% of your gross annual income.
- **Calculate Your Down Payment:** The cash you have for a down payment will make a difference in your monthly house note—the more you put down, the lower your monthly payments will be. [\[Click here to use our online payment calculator.\]](#)
- **Research Ways to Save:** [\[CU Name\]](#) is committed to helping members make smart financial decisions—which is why we offer free access to HomeAdvantage®. Not only can you use this program to search for homes and find an agent online, but when you use one of our approved agents, you qualify for HomeAdvantage Cash Rewards*. Rewards equal 20% of the agent's commission, an average of \$1,500 in savings at closing!

Interested in learning more about what you can afford, as well as how to earn Cash Rewards on your dream home? Register for our upcoming event: **Homeownership Workshop: How Much Can I Afford** by clicking here [\[link to seminar info on CU website\]](#) or calling [\[CU phone\]](#).

[\[Insert Disclaimer\]](#)

Suggested Seminar Topic

Homeownership Workshop: How Much Can I Afford?

Invite members to a workshop where they will be able to work through key calculations to determine how much they can afford including: building a budget, determining debt-to-income ratio, and estimating monthly payments and a down payment. Also, consider providing insight into your credit union's home loan products and how to determine which is right for them, as well as an overview of the HomeAdvantage program with Cash Reward examples.

August

Homeownership: How Much Can You Afford

Social Media

Dreaming of home ownership? Take the first step and find out how much you can afford.

Contact us today at [\[CU phone #\]](#) or sign up for our September workshop to discover the real numbers. [\[link to seminar info on CU website\]](#)

#byebyelandlord
#homeownershiptruth



Newsletter / Blog

Dreaming of Homeownership?

Dreaming of that new home can be fun, but finding out that you can't afford it—not so much. Here are four things to consider before you start your search:

- **Evaluate Your Budget:** As a general rule, your mortgage payment should not exceed 28% of your monthly take-home pay.
- **Consider Your Debts:** Keep in mind the 43% debt-to-income ratio rule—meaning that your monthly mortgage payment, car loans, credit card bills and utilities should not exceed 43% of your gross annual income.
- **Calculate Your Down Payment:** The cash you have for a down payment will make a difference in your monthly house note—the more you put down, the lower your monthly payments will be. [\[Click here to use our online payment calculator\]](#).
- **Research Ways to Save:** [\[CU Name\]](#) is committed to helping members make smart financial decisions—which is why we offer free access to HomeAdvantage®. Not only can you use this program to search for homes and find an agent online, but when you use one of our approved agents, you qualify for HomeAdvantage Cash Rewards.* Rewards equal 20% of the agent's commission, an average of \$1,500 in savings per transaction!

Interested in learning more about what you can afford, as well as how to earn Cash Rewards on your dream home? Click here [\[link to seminar info on CU website\]](#) to register for our upcoming event on [\[date/time\]](#): **Homeownership Workshop: How Much Can I Afford**, or call [\[CU phone number\]](#) to find out more!

[\[Insert Disclaimer\]](#)

September

Interesting Factors That Boost Home Value

Email

Email Subject: Interesting Factors that Increase Home Value

When shopping for a new home, who doesn't want the best value? A home's value is generally dependent on factors such as age, quality of construction, floorplan and features. But that's not all... take a look at these fun factors that are also certain to bump up a home's value.

- **Proximity to outdoor attractions:** People want to be able to go out and play. Recent studies suggest that being close to desirable parks, golf courses or other recreational open spaces can boost property values by 8%-20%.
- **High walk score:** Being able to stroll to schools, parks, stores and restaurants will raise your property's walk score. These "live, work, play" communities can see an increase in market value anywhere from \$4,000-\$34,000.
- **Proximity to sports venues:** Take me out to the ballgame! A new pro sports stadium can raise values of properties within a 2.5-mile radius by an average of \$2,214. Of the 31 neighborhoods located around the nation's pro-football stadiums, nearly two-thirds are higher housing values, on average, than houses in non-stadium neighborhoods.
- **Ocean access:** Surf's up! Being within a mile of a surf break (a spot where surf-able waves happen) adds about \$106,000 to a home's value, according to surfnomics experts at the Monterey Institute of International Studies.

Get a free market analysis.

Interested in learning the value of your home and neighborhood? Simply visit our HomeAdvantage® site and request a market analysis [\[link to HomeAdvantage Market Analysis request form\]](#). We'll connect you to a real estate professional from our trusted network of HomeAdvantage agents who has expertise in your current (or future) neighborhood. And, if you buy or sell your home using one of our agents, you'll qualify for HomeAdvantage Cash Rewards* at closing.

Start your search today at [\[CU HomeAdvantage landing page\]](#), or call us at [\[CU phone\]](#).

[\[Insert Disclaimer\]](#)

Suggested Seminar Topic

Buying a Home: Making the Most of Your Investment

Invite two to three HomeAdvantage agents to present tips on making a smart real estate investment in both the short-term and longterm*. Topics should also include relevant market trends and a review of the "hot now" and "up and coming" areas. Using the HomeAdvantage portal, showcase how members can search for key features that add value and match their desired criteria.

**This seminar could focus on both buyers AND sellers. In this scenario, the agent should highlight factors that impact and/or improve a home's value when preparing to sell it.*

September

Interesting Factors That Boost Home Value

Social Media

Option 1: Do you know all of the factors that boost home value? Discover online property listings with frontyards, backyards, nearby parks, schools and more by visiting our HomeAdvantage® portal at [[CU HomeAdvantage link](#)]!

Option 2: Discover some fun features that can turn your home's value into a solid investment. [[link to newsletter/blog post](#)]

#valueadded

#locationlocationlocation



Newsletter / Blog

Interesting Factors That Boost Home Value

When shopping for a new home, who doesn't want the best value? A home's value is dependent on many things. Aside from the obvious factors related to age, quality of construction and floorplan design, here are some other fun features that can turn your home's value into a solid investment:

- Proximity to parks and open spaces.
- Walkability to schools, restaurants and grocery stores.
- Proximity to professional sports arenas.
- Ocean access... being within 1 mile of a surf break!
- Community gardens and trees.

To view current home listings with detailed information that impact home values—like walkability, nearby amenities, schools, and more log on to our free HomeAdvantage® portal today at [[CU HomeAdvantage link](#)].

October

What's Happening in Our Housing Market

Email

Email Subject: Predictions for the [CU market] Housing Market

Interested in a bird's-eye view of the latest real estate trends in your neighborhood? We've asked our experts to provide their take on what's currently driving and shaping the [CU market] real estate market.

[Body of email - Content to be written as collaboration with CU's Director of RE/Lending and a featured HomeAdvantage agent expert.

Suggested topics to cover:

- Current pricing trends
- Hot spots in the market
- Updates on rates and CU loan offerings]

Explore listings for sale in our local area and beyond through our free HomeAdvantage® program. Simply click here [CU HomeAdvantage landing page] to search for homes, connect with an agent and earn Cash Rewards! * You may also reach us by calling [CU phone].

[Insert Disclaimer]

Suggested Seminar Topic

An Inside Look at [City] Real Estate Trends: What to Know Before You Buy or Sell a Home

Details: Presented by a panel of real estate experts from the credit union and a HomeAdvantage® agent. Provide insight on local market trends, sales data, and financing options and updates. Also provide local market examples using the HomeAdvantage portal and invite participants to register with the HomeAdvantage program while they are on-site.

October

What's Happening in Our Housing Market

Social Media

If so, here's an opportunity to find out what's happening in your local real estate market. Join us to listen in on top local real estate agents as they share their take on what's currently driving and shaping the [CU market] market. You won't want to miss it!

[Seminar date, time, location]

RSVP by clicking here [CU seminar landing page] or calling [CU phone].

#RealEstateTrends



Newsletter / Blog

Predictions for the [CU market] Housing Market

Interested in a bird's-eye view of the latest real estate trends in your neighborhood? We've asked our experts to provide their take on what's currently driving and shaping the [CU market] real estate market.

Suggested topics to cover:

- [Current pricing trends](#)
- [Hot spots in the market](#)
- [Updates on rates and CU loan offerings\]](#)

Explore listings for sale in our local area and beyond through our free HomeAdvantage® program. Simply click here [CU HomeAdvantage landing page] to search for homes, connect with an agent and earn Cash Rewards!* You may also reach us by calling [CU phone].

[Insert Disclaimer]

November

Is There a Best Time to Sell?

Email

Email Subject: Q: When Should I Sell My Home?

Headline: A: Our expert HomeAdvantage® agent says ...

Are you thinking about selling your home? Did you know there is a window of time that many real estate experts consider to be the hottest time to list your home? Nationwide, that time is mid-March to mid-April. But what about our local market?

Meet the expert: [\[Agent name\]](#)

[\[HomeAdvantage agent name\]](#) is an agent in [\[CU name\]](#)'s HomeAdvantage network of preferred agents. [\[Agent name\]](#) gave us some insight into the [\[CU local market\]](#) and the most advantageous time to list a home in our area.

[\[Insert Q & A response/quotes from selected agent here.\]](#)

Wondering if now is the right time to sell your home?

Join us for a seminar: When to Sell – Tips from our HomeAdvantage Agent on [date/time]. A HomeAdvantage agent will present their top tips for determining the best time to sell your home and how to get the best value out of the effort.

Visit [\[CU website\]](#) or call us at [\[CU phone\]](#) to reserve your space.

Suggested Seminar Topic

When to Sell - Tips from our HomeAdvantage Agent

A HomeAdvantage agent will present their top tips for determining the best time to sell your home and how to get the best value out of the effort. This can include an overview of the current local market and what to expect for home sales going into the new year.

November

Is There a Best Time to Sell?

Social Media

One of our HomeAdvantage® preferred real estate agents will let you in on the answer. Join us for our free seminar: When to Sell - Tips from our HomeAdvantage Agent on [date].

Click here for more details! [\[Link to seminar info on CU website\]](#).

#sellingseason

#expertadvice



Newsletter / Blog

Wondering if now is the right time to sell your home?

We asked an expert - [\[Agent name\]](#), an agent [\[CU name\]](#)'s HomeAdvantage® network of preferred agents - for some advice.

[\[Insert agent pic and Q & A interview\]](#)

Looking for more?

Join us for a seminar: When to Sell - Tips from our HomeAdvantage Agent on [\[date/time\]](#). A HomeAdvantage agent will present their top tips for determining the best time to sell your home and how to get the best value out of the effort.

Visit [\[CU website\]](#) or call us at [\[CU phone\]](#) to reserve your space

December

Understanding Your Mortgage

Email

Email Subject: From finding your dream home to financing it, we've got you covered.

Thinking of buying a new home in the new year? While shopping for a home can be frustrating, numerous surveys and polls indicate that applying for and obtaining a loan can be twice as stressful.

Mortgage lingo, payment terms, closing costs and interest calculations can be difficult to understand, but [\[CU Name\]](#) can make your home buying process simple and seamless from prequalification to closing! And with a variety of mortgage product options, we offer solutions for every step of the way.

To get started check out our [\[Real Estate Center\]](#), offering you everything you need to navigate the home buying process start to finish. Here you'll find an overview of our home loan options as well as access to our free HomeAdvantage® program, which provides online property listings and can even connect you with approved real estate agents who offer Cash Rewards* at closing!

[\[CU Name\]](#) is here to help. Click here [\[link to CU HomeAdvantage landing page\]](#) to get started today, or call us at [\[CU phone\]](#).

[\[Insert Disclaimer\]](#)

Suggested Seminar Topic

Mortgages Made Simple

This seminar should provide an overview of the mortgage and loan options available at your CU, including current rates, market trends and predictions. Consider having all loan officers present to participate. This will ensure the opportunity to offer personalized, one-on-one Q&A time with members after the general presentation. Loan Officers can also use this time with the members to utilize the HomeAdvantage Register and Refer tool to capture registrations.

[TIP]: Because this falls around the holidays, consider incorporating a tie-in for attendance, i.e. Raffle for holiday shopping gift card, toy drive or other community outreach.

December

Understanding Your Mortgage

Social Media

Option 1: Looking for a new home in the new year? From finding your dream home to financing it, we've got you covered. Offering everything from competitive loan options to hand-picked real estate agents, we're here to make your home buying journey simple. Visit our Real Estate Center today to discover how we can make your dream home a reality! [\[CU HomeAdvantage link\]](#)

Option 2: Looking for a new home in the new year? We've got you covered. Visit our [\[CU HomeAdvantage link\]](#) today!

#MortgagesSimplified
#NewYearNewHome



Newsletter / Blog

Join Us For A Free Seminar: Mortgages Made Simple

Thinking of buying a new home in the new year? Has the thought of applying for a mortgage got you feeling overwhelmed? Mortgage lingo, payment terms, closing costs and interest calculations can be difficult to understand, but [\[CU Name\]](#) can make your home buying process simple and seamless from prequalification to closing!

Whether you are a first-time buyer or shopping for your second or third home, we offer a variety of competitive home loan options that can meet your needs. But don't take our word for it. Check out what [\[member name\]](#) had to say about [\[his/her\]](#) home loan experience with [\[CU name\]](#).

[\[Add quote here\]](#)

Join Us! Come see why so many members have trusted us to handle their home loans. Meet one-on-one with a loan officer and learn about the mortgage programs we offer at our upcoming home buyer seminar:

[\[Date & Time, Location, RSVP link\]](#)

Program Disclaimer

All marketing materials that promote HomeAdvantage Cash Rewards must include a program disclaimer. When space permits, please use the full disclaimer, customizing with your CU name.

**The HomeAdvantage® program is made available to you through a relationship between [Credit Union name] and CU Realty Services. Cash Rewards are awarded by CU Realty Services to buyers and sellers who select and use a real estate agent in the HomeAdvantage network. Home buyers or sellers are not eligible for Cash Rewards if they use an agent outside this network. Using [Credit Union name] for a mortgage is not a requirement to earn Cash Rewards. Cash Rewards amounts are dependent on the commissions paid to the agent. [Credit Union name] may have specific rules on how your Cash Rewards will be paid out. Cash Rewards incentives are available in most states; however, are void where prohibited by law or by the lender. Please consult with your credit union to get details that may affect you.*

If space does not permit the use of the full disclaimer above, you may use “*See website for complete details.”