Stop Paying Rent. Start Building A Future.

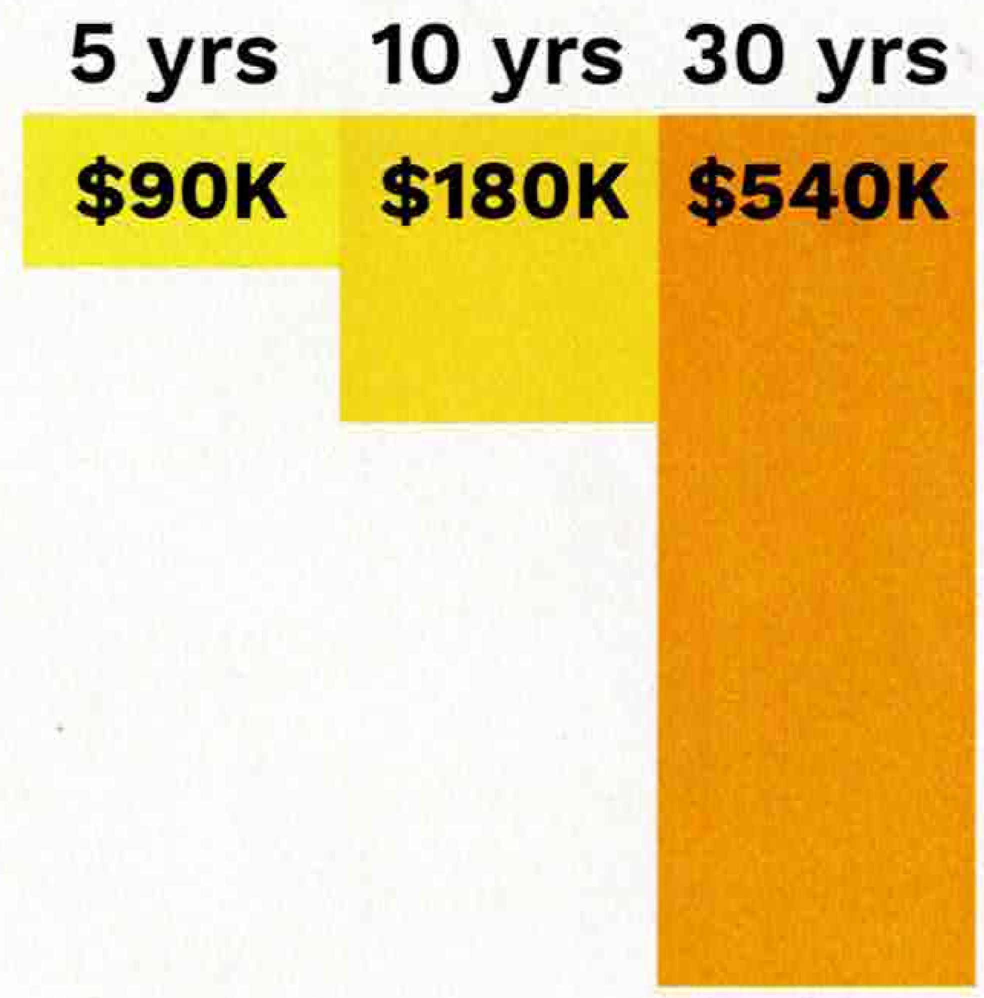
When you're a homeowner, your monthly housing payment does more than keep a roof over your head. It also builds stability, equity, and long-term wealth for you and your family. **Equity is the portion of your home's value that belongs to you. Over time, it can grow — helping you build wealth instead of collecting rent receipts.**

When you build equity, you build options. It can help you move into your next home, strengthen your financial security, plan for retirement or education, and leave something of value for your children or family. (For example, after five years of ownership you could have approximately $44K in equity.*)

What happens if you keep renting? If you're paying $1,500 per month in rent, you'll spend:

- $90K in 5 years
- $180K in 10 years
- $540K in 30 years

And after 30 years? You will have **paid over half a million dollars** — assuming your rent didn't go up during that time, which is unlikely—**and you won't own anything.**

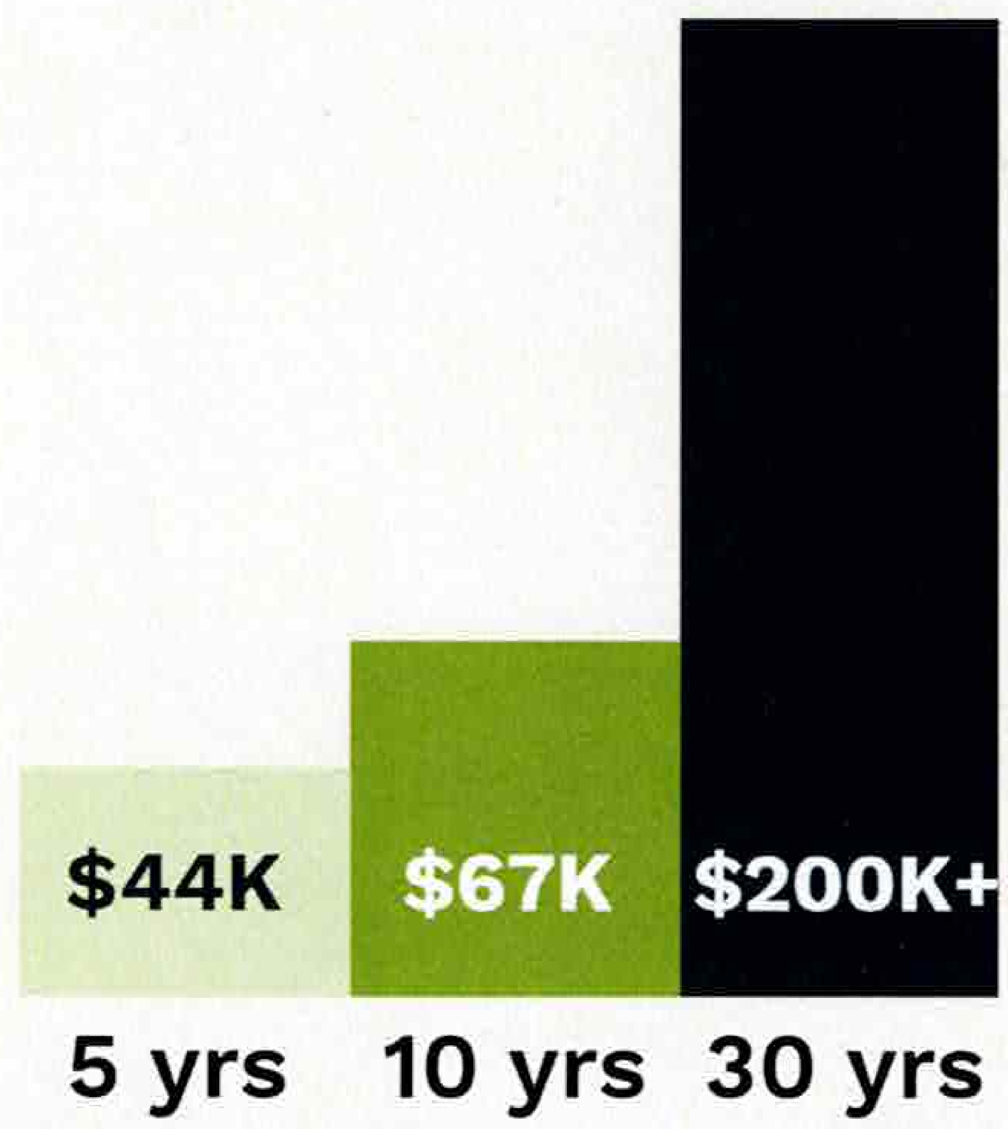


Now imagine putting that same monthly payment toward a home at Carroll Park:

Here's what that might look like*:

- After 5 years........About $44K in equity
- After 10 years......About $67K in equity
- After 30 years......Over $200K+ in equity

*The mortgage and equity examples assume a purchase price of $135K, a $1K monthly payment, and a fixed-rate loan, which means the principal and interest portion of your payment stays the same over time.



RENTING PAYS YOUR LANDLORD. HOMEOWNERSHIP PAYS YOU BACK.

Ready to learn more?

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EQUAL HOUSING OPPORTUNITY