

Housing Prices and Interest Rates

:60 Audio Spot

There's a difference between a real estate agent and a REALTOR®.

REALTORS® are members of the National Association of REALTORS®, who abide by a strict Code of Ethics.

Agents who are REALTORS® know consumers have a lot of questions about buying a home in today's changing real estate market.

If you think the financial hurdles are too high, you may be short changing yourself – especially as rents rise.

Did you know a 20 percent down payment isn't set in stone? The median down payment for first-time buyers is actually 7 percent, and many buyers can put down as little as 3 percent.

And did you know a lower credit score doesn't mean you have to forgo your dreams?

You may be eligible for down payment assistance or special loan programs to get over the hurdle. An agent who is a REALTOR® can identify reliable lenders to help.

Homeownership may be closer than you think.

Work with an agent who is a REALTOR®.

**This script has been approved by NAR legal counsel.*

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