BRYAN REALTY
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Your advocates. Your agents.®

OPENING DOORS *Together.*



YOUR MONTHLY GUIDE TO
HOMEOWNERSHIP WEALTH AND COMMUNITY

BUILDING EQUITY: WHAT DOES IT MEAN?

YOUR HOME. YOUR INVESTMENT. YOUR FUTURE.

Equity is the portion of your home that you truly own. As you pay down your mortgage and your home's value grows, your equity grows—building wealth and opening doors to your future.

THE EQUITY FORMULA

YOUR HOME'S CURRENT VALUE **–** WHAT YOU STILL OWE **=** YOUR EQUITY

Example:
Home Value: $300,000 – Mortgage Balance: $200,000 = Equity: $100,000
That $100,000 is yours!

WHY EQUITY MATTERS

BUILDS WEALTH
Equity turns your monthly payments into long-term financial growth.

FINANCIAL FLEXIBILITY
Use equity for home improvements, education, or life's big moments.

MORE SECURITY
Equity gives you a buffer and peace of mind for the future.

LEAVES A LEGACY
Equity can be passed down, creating opportunities for your loved ones.

Your equity. Your advantage.
The more equity you build, the more opportunities you create.

WAYS TO BUILD EQUITY

1. PAY DOWN YOUR LOAN
Each mortgage payment reduces what you owe and increases your equity.

2. HOME VALUES RISE
As the market appreciates, your home's value may increase—growing your equity.

3. IMPROVE YOUR HOME
Upgrades and renovations can boost your home's value and your equity.

4. MAKE EXTRA PAYMENTS
Additional principal payments can build equity faster and save you on interest.

5. OWN FOR THE LONG TERM
Time is one of your greatest advantages when it comes to building lasting wealth.

DID YOU KNOW?
Homeownership is one of the most powerful ways to build wealth over time.



YOUR HOME IS MORE THAN A PLACE TO LIVE—IT'S A POWERFUL INVESTMENT.

Every payment, every improvement, every year you own your home brings you closer to greater financial freedom.
Let's make your move together.

TIPS TO GROW YOUR EQUITY

- Make your payments on time, every time
- Consider extra payments toward principal
- Keep your home well-maintained
- Stay informed about your home's value
- Work with a trusted real estate professional to make smart moves

Let's open the door to your next chapter.

Our local experts are here to help you navigate every step of the home buying process with confidence.
Let's make your move together.

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