BRYAN REALTY GROUP
BRYANREALTY.COM
Your advocates. Your agents.®

OPENING DOORS *Together.*



YOUR MONTHLY GUIDE TO
HOMEOWNERSHIP WEALTH AND COMMUNITY

THE TRUE COST OF HOMEOWNERSHIP
BEYOND THE MORTGAGE PAYMENT

Owning a home is about more than making your monthly mortgage payment.

The better question is:

Am I prepared for the ongoing costs of homeownership?

Being prepared today helps you enjoy your home tomorrow—without financial surprises.

IN ADDITION TO YOUR MORTGAGE

Homeowners should also budget for:

- Routine maintenance
- Repairs
- Utilities
- Lawn care
- Pest control
- HOA dues (if applicable)
- Home improvements
- Emergency repairs

PLAN AHEAD

A good rule of thumb is to build an **emergency home maintenance fund** over time.



Unexpected repairs happen—but planning ahead can make them much less stressful.

THE GOOD NEWS

While homeownership comes with responsibilities, it also offers opportunities to:

- Build equity
- Personalize your home
- Create long-term financial stability
- Build wealth over time



OUR ADVICE

Owning a home isn't about avoiding every expense—it's about being prepared for them.

We'll help you understand both the opportunities and responsibilities of homeownership so you can buy with confidence.

Opening Doors Together

Our goal is to help you open the door to homeownership—and to help you enjoy it for years to come.

Your home is one of your largest investments. Whether you're buying, selling, or preparing to stay for the long term, we're here to help you make informed choices that support your goals—not just your budget.

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*Consult your tax advisor for information about your specific situation.