



<https://imaginehomesrealty.com/>

Leverage Your Equity When You Sell Your House



One of the benefits of being a homeowner is that you build equity over time. By selling your house, that equity can be used toward purchasing your next home. But before you can put it to use, you should understand exactly what equity is and how it grows. Bankrate explains it like this:

“Home equity is the portion of your home you’ve paid off – in other words, your stake in the property as opposed to the lender’s. In practical terms, home equity is the appraised value of your home minus any outstanding mortgage and loan balances.”

Majority of Americans Have a Large Amount of Equity If you’ve owned your home for a while, you’ve likely built up some equity – and you may not even realize how much. Based on data from the U.S. Census Bureau and ATTOM, the majority of Americans have a substantial amount of equity right now (see graph below):

And having such large amounts of equity is a benefit to homeowners in more ways than one. Rick Sharga, Executive Vice President of Market Intelligence at ATTOM, explains: "Record levels of home equity provide security for millions of families and minimize the chance of another housing market crash like the one we saw in 2008."

Over time, your home equity grows. In addition to providing financial stability while you own your house, when you're ready to sell it, that money could go a long way toward paying for your next home.

Bottom Line

By selling your house and leveraging your equity, it can be easier to pay for your next home. Let's connect today so you can find out how much home equity you have and start planning your next move.

Company Description

Buying or selling a home is something that most people do only two or three times in a lifetime. Because everyone wants to make the best decision possible, Imagine Homes Realty, LLC goes above and beyond to help future home buyers and sellers prepare and find the home of their dreams. We look forward to giving you our guidance because it's the neighborly thing to do. We know southwest Washington like the back of our hands, and as your neighbor and someone who brings almost 30 years of real estate experience, this is our way of adding value to your life – we'll help you imagine the home you've been dreaming of and finding the solutions to get you there!

Contact Details

Imagine Homes Realty, LLC

Terry Eccles-Pettet

11504 SE Mill Plain Blvd Ste. K

Vancouver, WA 98684

(360) 443-2599

Info@ImagineHomesRealty.com

Website: <https://imaginehomesrealty.com/>

Google Site: <https://sites.google.com/view/imaginehomesrealty>

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