

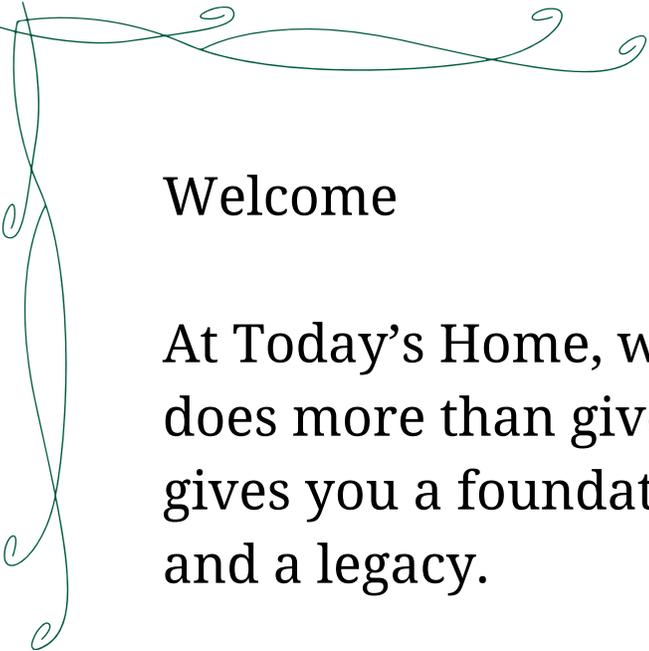
# YOUR LEGACY, YOUR HOME

A Guide to Building  
Stability, Wealth & Community  
Through Real Estate



By Today's Home

*Because it's always more than just a house!*



## Welcome

At Today's Home, we believe homeownership does more than give you a place to live — it gives you a foundation to build a life, a future, and a legacy.

For the everyday homeowner, real estate is the #1 way to build wealth over time. This guide breaks it down in simple terms so you can make decisions that support your future, protect your investment, and strengthen your family's stability.

Let's take a look at how your home can work for you.



***It's always more than just a house!***

# 1. Home Equity:

## The #1 Wealth Builder for Everyday Families

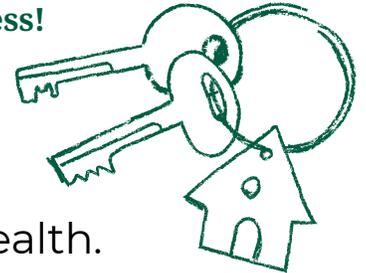
Here's how homeownership builds wealth.

Did you know that you build equity every month? Yep, your mortgage payment isn't rent — it's ownership. As your loan balance goes down and your home value rises, your net worth grows.

Simple equation:

Home Value – Loan Balance = Your Wealth

Your key to success!



### Equity is simply:

Your home's value – what you owe = your wealth.

And it grows in three ways:

- 1 Your monthly payments slowly increase ownership
- 2 Your home value rises over time
- 3 Smart improvements add value

 Data:

According to the Federal Reserve, the average homeowner has 40x more wealth than the average renter — almost entirely because of home equity.

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## 2. Appreciation:

### Your Silent Wealth Partner

Home values naturally rise over time.

This is called appreciation, and it's one of the strongest forces in wealth-building.

Your home grows in value even if you never pick up a paintbrush.

**Appreciation is the natural increase in home value over time.**

The average national long-term appreciation is 3–5% per year.

For Example:

A \$350,000 home appreciating at 4% annually becomes worth:

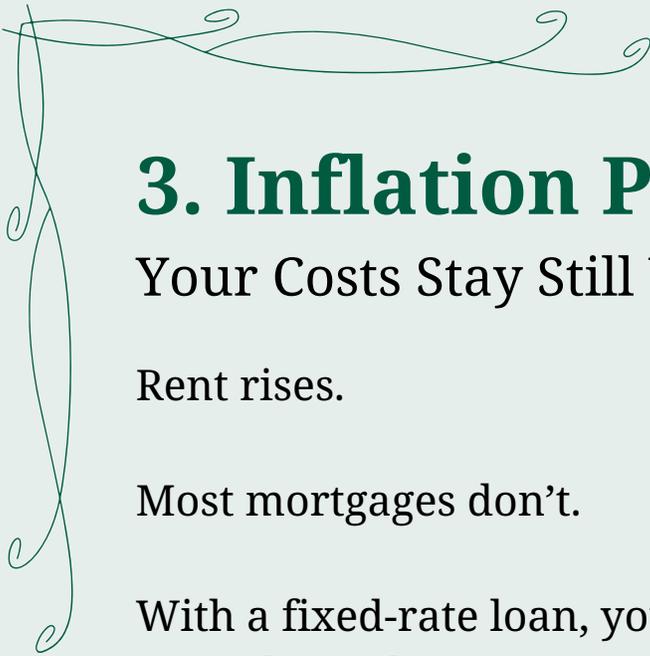
- \$364,000 in 1 year
- \$425,000 in 5 years
- \$533,000 in 10 years

You did nothing. You didn't save extra.

Your home did the work quietly in the background.



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### 3. Inflation Protection:

Your Costs Stay Still While Rent Climbs

Rent rises.

Most mortgages don't.

With a fixed-rate loan, your housing cost stays the same while everything else increases around you. That stability builds long-term financial breathing room — one of the biggest advantages homeownership gives to everyday families.



**FIXED**

When you own a home with a fixed-rate loan, your payment stays the same for 15, 20, or 30 years.

But rent? It increases — often by 5–7% a year.

Ownership creates long-term financial breathing room. It's one of the biggest (and most overlooked) reasons homeowners get ahead.

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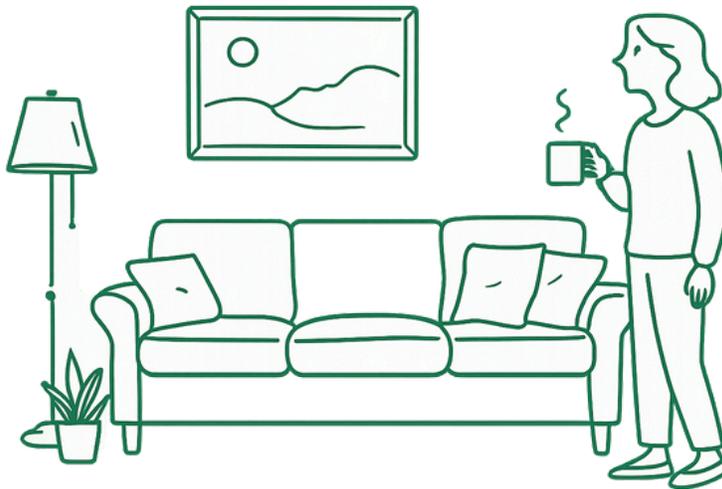
## 4. Forced Savings:

### You Build Wealth Without Thinking

Forced savings means building wealth without trying!

Each mortgage payment includes principal, which reduces your loan balance. It is like a built-in savings plan.

Just by living in your home.



Every mortgage payment includes principal — which pays down the loan. Even small amounts compound over time.

Example:

On a \$350,000 mortgage, a homeowner builds roughly:

- \$5,500 in principal paid down the first year
- \$27,000 by year five
- \$69,000 by year ten

Simply by living in the home.

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## 5. Smart Improvements That Increase Value

Listed below are the improvements that grow your wealth. The ones that produce the highest Return On Investment (ROI) are usually simple and cost-effective. But keep in mind that not all upgrades are created equal.

### High-ROI Improvements:

- ✓ Fresh Paint
- ✓ Updated Lighting
- ✓ Landscaping and Curb appeal
- ✓ Bathroom updates
- ✓ Kitchen refresh (not remodel)
- ✓ Flooring upgrades
- ✓ Energy-efficient features

### Low-ROI Improvements:

- ✗ Luxury ultra custom features
- ✗ Overbuilt additions
- ✗ Pools (in most cases)
- ✗ Ultra-trendy finishes
- ✗ Specialized Rooms
- ✗ High-end Appliances

**Every improvement should answer:**  
Will this help my home compete when the time comes to sell?

**Rule of thumb:**  
If it only suits your style, think twice.



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## 6. Community & Legacy:

### Wealth Isn't Just Numbers

Legacy and community are the heart of homeownership

Your home shapes your:

- Daily peace
- Family stability
- Community connections
- Long-term financial future

Legacy isn't just money. It's rooted in the life you build, the people you serve, and the future you create for those you love.

### Legacy is emotional — not just financial.



Homeownership shapes:

- Where your kids grow up
- The safety and stability of your daily life
- Your ability to support your community
- The long-term future of your family

Your home is the foundation for generational impact. Today, tomorrow and for years to come.

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## Next Steps

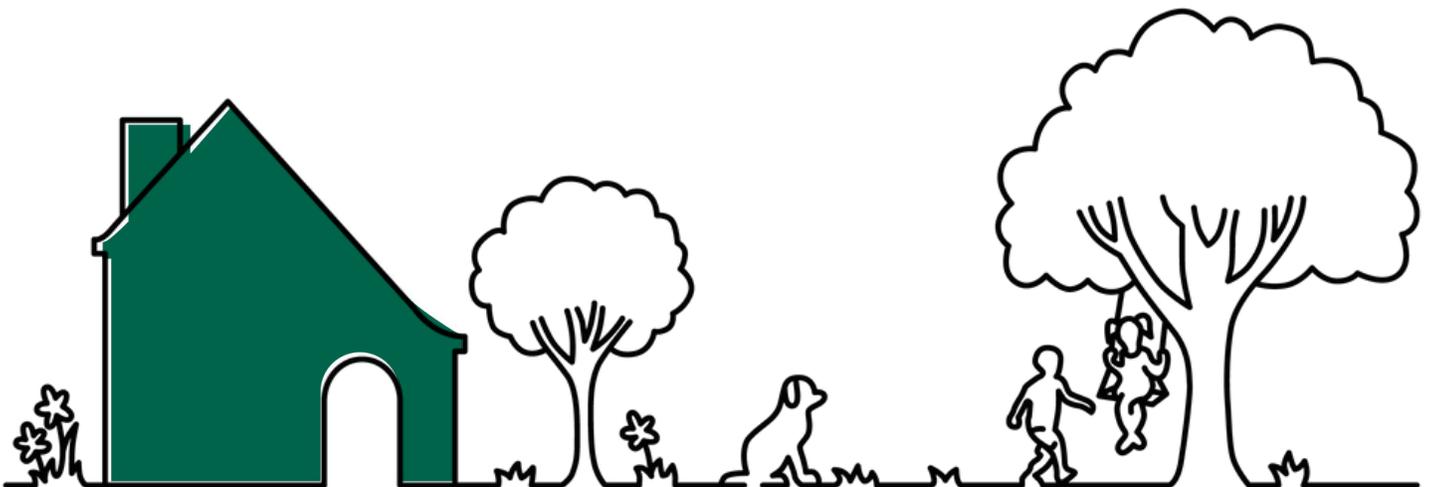
Are you ready to grow your wealth and protect your family's future?

The Today's Home team is here to guide you.

- Request Your Home Value Review
- Schedule a Homeowner Discover/Strategy Call

You bring the goals — we'll bring the experience.

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