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5 Mistakes to avoid when paying your mortgage early March 24, 2020 If you can afford to repay the mortgage early, you will save money on interest on the loan. In fact, getting rid of your mortgage just one or two years earlier could potentially save you hundreds or even thousands of dollars. But if you plan to take this approach, you need to consider if there is a prepayment penalty, among other possible issues. Wondering how paying off your mortgage early can affect your overall financial plan? Talk to your local financial adviser. Learn more... The first-time Homebuyer Credit Program on June 23, 2020 The first time a homebuyer loan program tends to allow people with low or moderate incomes or with less than stellar credit scores to live part of the American dream, which is to buy a home. This is often their first home. But technically, it doesn't have to be. Many programs define the first time as simply not having a home for the last three years. So if you sold your home or it was foreclosed more than three years ago, you may still be eligible for one of the credit programs described below. Some of these programmes focus on specific professions such as law enforcement, education and the military. Learn more... What is the ideal debt-to-income ratio for a mortgage? July 20, 2020 Mortgage lenders use the debt-to-income ratio to assess borrowers' creditworthiness. It represents a percentage of your monthly gross income that goes into monthly debt payments, including mortgages, student loans, car payments and minimum credit card payments. The debt-to-income ratio does not take into account high costs such as income tax, health insurance or car insurance. Typically, lenders are looking for a ratio of 36% or lower, although it is still possible to get a mortgage with a debt-to-income ratio higher than 43%. Worried you have too much debt to buy a house? Read on for more information on what lenders consider the ideal debt-to-income ratio for a mortgage. Learn more... What is the true cost of living in New York? May 29, 2019 It's no secret that living in New York is expensive. Before the average NYC resident's salary even reaches the bank, they shell out some of the highest income taxes in the country, with high taxes at both the state and local level. In addition, potential residents face some of the least affordable housing in the country. This is especially true for New Yorkers who want to be at the heart of it all and live in Manhattan. Learn more... The income required to pay rent in the largest U.S. cities on September 20, 2018, lives in a big city, has quite a few benefits. Grocery stores and shopping malls are within walking distance and there are usually plenty of restaurants, bars and activities nearby. But when you live in a city with a high cost of living, you have less purchasing power. Ability, can spend a lot more on housing, food and health care than if you lived elsewhere. Learn more... The happiest places in America - 2016 Edition May 27, 2016 Although the U.S. is not considered the happiest country in the world (this honor goes to Denmark) Americans report a high level of life satisfaction. The United States ranked 13th in the recent World Happiness Report, which included 156 countries. But how do individual counties in the U.S. add up to the happiness stakes? Let's see. Learn more... 13 Tips for Those Moving to Chicago June 19, 2018 Feeling the Temptation of Windy City? Ready to make your home in Jewel Midwest? We don't blame you. Chicago combines the features of a major city with a small city feel and Midwest friendly. Here are 13 tips for those considering moving to Chicago. Learn more... What is the true cost of living in Alaska? July 10, 2019 Alaska, also known as the Last Frontier, is on the list of many Americans. If you visit Alaska and fall in love with it, you may decide that you want to move there. While Alaska famously offers an annual check for each of the state's residents, a somewhat high cost of living can make up for this shake.com. Despite some of its more exorbitant expenses, there are no government revenue or sales taxes. Learn more... The best cities for home buyers in 2016 are April 05, 2017. In 2005, more than 69% of American households owned the home they lived in. Today, the rate is only 64%. The decline was particularly sharp among young homeowners. At the end of 2015, less than 35% of adults under the age of 35 owned their home. Learn more... 3 Smart Reasons to Refinance Mortgages February 03, 2017 After reaching historic lows, mortgage rates are back on the rise. But homeowners who want to refinance can still get a lot. Mortgage refinancing can certainly help you keep more cash in your pocket, but you should weigh the pros and cons before you sign on the dotted line. If you're wondering whether now is the time to take out a new mortgage, here are three reasons why this makes sense. Learn more... Underwater on your home loan? You have options Sep 08, 2020 When you owe more money on a mortgage than your home is worth, your mortgage is considered underwater. No homeowner wants to be underwater. It can be difficult, if not impossible, to earn a profit when trying to sell an underwater house. Few buyers will spend more than \$200,000 on your home if that's all that's worth today. These buyers don't care that you owe \$250,000 on a mortgage that you took out six years ago. What can you do if you need more on your mortgage than what is your home worth? You have several options, although not all of them are particularly pleasant. Learn more... What is it Point? October 14, 2020 Getting a low mortgage interest rate can make buying a home or refinancing an existing loan affordable. You can wait for mortgage rates to fall before you apply for a loan, but buying mortgage points is another option. Also referred to as discount points, mortgage points allow you to lower the interest rate on your home loan in exchange for a fee. This can reduce your mortgage payment and potentially save money for just 1 year of credit. But getting discount points may not be right for every home buyer. Learn more... What does ARV's mean in real estate? October 14, 2020 Real estate investors often consider after repairing the value, or ARV, part of the property when deciding whether the transaction is worth pursuing. ARV is an estimate of what the property will cost after all the necessary repairs, repairs and upgrades have been made. This is the amount of property value and the cost of repairs. Knowing this key real estate indicator is especially useful for investors and lenders. Learn more... The best states for the middle class - 2020 Edition October 13, 2020 While definitions vary, economists and researchers typically characterize the middle class as households that earn about two-thirds to two times the average national income. Just over half (52%) of those who said they would like to see a American middle-class households, according to the Pew Research Center, are declining from 61% in 1971. But the contraction of the middle class, characterized by declining living standards, lower real wages and rising spending on consumer goods and housing, has increased the mobility of the cohort. However, some places in the U.S. are better suited than others for this socioeconomic class. The best cities for first-time home buyers - 2020 Edition Oct 06, 2020 Since March, mortgage rates have been steadily falling. According to Freddie Mac, the 30-year fixed rate average was 2.90%, and the 15-year fixed rate averaged 2.40% for the week ended September 24, 2020. These figures are 0.74 and 0.76 percentage points lower, respectively, than a year earlier. Over the same period, Americans saved more: Data from the Bureau of Economic Analysis show that while the personal savings rate fell from a record 33.0% in April, the personal savings rate in July 2020 is still 10.1 percentage points higher than last year. Learn more... Where it pays off to negotiate the price of a house - 2020 Edition September 24, 2020 Buying a home can be stressful. For many, this turns out to be the most significant and expensive financial operation in their lives. Scoring a deal, however, can help dispel some anxieties. But even if you are able to haggle over the price of a house, it pays to know where your negotiating skills may turn out Effective. That's why SmartAsset crunched the numbers to find metro areas in America where it pays off to negotiate your home. Read Read The best places to raise children - the 2020 Edition Sep 28, 2020 Parenting is a difficult task - one that has been made harder for many in recent months by the COVID-19 crisis and related economic problems. Finding the best place to grow a family is a process that involves a variety of factors that often change depending on where you look. That's why SmartAsset analyzed the data to find the best places to raise children in America. Learn more... How long does it take to become a homeowner? - 2020 Edition Sep 17, 2020 Whether due to social change or lack of savings, many Americans have delayed homeownership. According to a report by the National Association of Realtors, the average age of home buyers for the first time in 2019 was 33 years, which is three years older than a decade ago. In addition, a recent analysis by zillow shows that a typical first-time home buyer is now renting for six years before settling in one place, more than twice the time required in the early 1970s. The best states for homeowners - 2020 Edition Sep 10, 2020 With mortgage rates falling and a new focus on living space during COVID-19, the U.S. home sales boom. Data from the National Association of Realtors shows that sales of previously owned homes increased by 20.7% in June and grew by another 24.7% in July. Meanwhile, according to the census, sales of new homes in June and July increased by 15.1% and 13.8%, respectively. Learn more... The best state capitals to live in - 2020 Edition August 27, 2020 In light of the COVID-19 crisis, many people are reconsidering where they live. According to a Study by the Pew Research Center in July 2020, about a fifth of U.S. adults have moved because of coronavirus or know who did it. For people who are looking for a change of pace without having to sacrifice the full experience of living in a city, some state capitals may prove to be a good option. Sometimes they are not actually the most populous cities in the states that they represent, and still tend to offer many of the employment and cultural opportunities of major cities. Learn more... Most dog-friendly cities in America - 2020 Edition August 25, 2020 According to the American Pet Products Association, Americans have spent \$95.7 billion on their pets in 2019, with nearly \$37 billion going to pet food and treats alone. Given that dogs are among the most popular pets in the U.S., it's probably not surprising to current or potential puppy parents that creating space in their home - as well as your wallet - is essential to helping these pooches maintain a healthy lifestyle. It's not equally easy in city, however. That's why SmartAsset decided to find the ones that are the most dog friendly. Learn more... Where the rich generation of Xers are moving - 2020 Edition August 14, 2020 The decision to move may arise from various factors such as how a new job, wanting to start or raise a family and wanting a supportive housing market. And as a result of their specific needs, different age groups or income groups may also be attracted to specific locations. With that in mind, SmartAsset crunched the numbers to reveal where the wealthy Gen Xers are moving. Learn more... Best Places to Be a Teacher - 2020 Edition August 05, 2020 From lesson plans and student development to classification and proctoring, teaching is one of the most demanding jobs out there. And it can also be demanding financially - some teachers are struggling to afford local housing costs comfortably, and some school districts are getting support from municipal authorities. There are some places though where it is less difficult in this regard to be a teacher than in others. That's why SmartAsset analyzed data from various sources to find the best U.S. subway areas to be a teacher. Learn more... Best Cities for Young Professionals - 2020 Edition July 28, 2020 Where Americans in the early stages of their careers decided to live can have an unfinished impact on their professional development and trajectory. After all, not all places offer the same opportunities and quality of life. That's why SmartAsset has analyzed data from various sources to find cities across America that are the best for young professionals. Learn more... Top 10 Growth in housing markets - 2020 Edition July 23, 2020 In recent years, demand for housing has increased by more than 10% in some cities, while declining by almost 5% in others. And amid this inequality, it's important to be strategic about where it would be best to take out a mortgage or put a house up for sale, since not all markets work equally well. With that in mind, SmartAsset has collected data to find where U.S. housing markets are growing more than others, so you can make better decisions as a buyer or seller. Learn more... Where Rich Millennials Are Moving - 2020 Edition July 22, 2020 Millennials are much more likely to move than their generational counterparts. IRS data shows that less than 30 percent of taxpayers are under the age of 35, but from 2017 to 2018, more than half of the tax returns that mark a change of address in different states belonged to file before the age of 35. In other words, less than 3% of all taxpayers moved to another state between 2017 and 2018, while more than 5% of millennial taxpayers (i.e. those under 35) did so. Learn more... The cheapest state to buy a home - 2020 Edition July 14, 2020 Home ownership is a major goal for many people across the U.S. Securing a mortgage and buying this home, though, can be difficult to achieve. According to the June 2020 Housing Price Report from The Company, the average cost of housing in the United States \$248,857, which is 4% more than last year. While values are expected to fall around 1.5% next year, how much you'll spend depends largely on where to where Living. That's why SmartAsset crunched the numbers for the 2020 edition of our study on the cheapest states to buy a home. Learn more... The best cities to buy an affordable family home - 2020 Edition of Jul 08, 2020 Finding a home to fit a family can be a difficult task. In addition to finding the right number of bedrooms and bathrooms, potential owners should consider all the costs of homeownership. While a mortgage is usually the biggest expense for homeowners, other expenses such as property taxes and home insurance can add up. In addition, families wishing to settle will want to have a good understanding of whether the area is safe and what school options are available there. Learn more... The best housing markets for growth and stability - 2020 Edition June 09, 2020 Homeownership often provides a basis for development as well as long-term stability. This applies not only to the lifestyle the homeowner envisions when making a purchase, but also to the value of the property. Ideally, the home you buy will steadily rise in price and won't hesitate too much in price. To that end, SmartAsset analyzed the data to find out which metro areas in America are the best housing markets for growth and stability. Learn more... The price-to-rent ratio in the 50 largest U.S. cities - 2020 Edition April 22, 2020 The central question for most Americans when choosing where to live, whether to rent or buy. Each comes with its pros and cons. Renting a place can offer more flexibility without the burden of mortgage payments, but means you spend money every month without creating any equity. Buying means you can build equity and pride in owning your home, but it can be risky if the market takes a tumble and your mortgage ends underwater. With all this in mind, SmartAsset has decided to find the cities in America that most favor tenants and those that most benefit buyers. Learn more... The hardest places to buy a home in America - 2020 Edition 09 April 2020 While allowing a down payment may be the biggest challenge to buying a home, many other factors play into finding the right place to take out a mortgage and put down roots. Inventory and prices vary greatly depending on the city and affect buyers' options and ability to negotiate. The pandemic coronavirus has certainly complicated the prospects for many people buying as they face greater unemployment and investment losses. While mortgage rates initially ticked up in March as the crisis intensified in the U.S., mortgage rates tend to fall when the economy slows. Therefore, potential buyers should have patience and do their research. Learn more... Coronavirus Relief for Mortgage Payments June 03, 2020 If you lost your job due Coronavirus, you can suspend mortgage payments for up to 180 days without penalty. You can also claim foreclosure and eviction protection during this time. Time. tenants are also protected from eviction if they are unable to pay rent because of the pandemic. The aid comes in the form of federal, public and private sector programs aimed at helping those suffering from the economic impacts of COVID-19. If you have a mortgage, make sure you integrate your payments into your overall financial plan. Talk to a financial adviser today. Learn more... Years of work required in order to afford an advance - the 2020 Edition March 18, 2020 Owning a home is a dream for many Americans, but it can be difficult to achieve. Monthly expenses, which can include mortgage payments, taxes and insurance, average \$1,082 nationwide, according to the Census Bureau. And that's after paying the upfront costs of the house, including the down payment. Most people who do not take out an FHA or related loan make a down payment of 20% of the value of the home. In some cities, however, it may take much longer to afford an advance than in others. Learn more... Best Cities to Sell Home - 2020 Edition March 05, 2020 Selling a home can prove a tricky process if your property stays on the market longer than you want or sells at a loss. Having access to high quality real estate professionals in your area can help improve your experience, but there are some cities where selling a home is just a little easier than others. Learn more... Hot Secondary Housing Markets in the U.S. - 2020 Edition February 13, 2020 Taking a mortgage is a big decision, especially if it's for secondary ownership. You will need to take into account factors such as property taxes, timely mortgage payments and other housing costs. However, if you are ready for another investment, you may find yourself wondering where to look next. That's why SmartAsset has opened the most popular markets in the country for mortgages for secondary real estate. Learn more... The city's most affordable beach - the 2020 Edition January 30, 2020 If you're thinking about investing in beach town property - whether it's renting or using it as a holiday home for yourself - you can quickly realize that not every city near the ocean can be suitable. With plenty of factors to consider, such as mortgage payments, property taxes and the number of places, SmartAsset crunched the rooms to find the most affordable beach towns in the U.S. More... Where women are buying homes - 2020 Edition January 27, 2020 About 1.25 million mortgages have been approved for home buyers without cosigners in 2018. Of these, approximately 500,000 were approved for women and about 750,000 were approved for men. Although women approved mortgages nationally accounted for only about two-thirds of men's approved mortgages, women buy more homes than in some metro areas. Learn more... On March 25, 2020, U.S. house prices peaked in the years leading up to the Great Recession and plummeted when the housing bubble burst. In fact, national data from the House of Representatives The index (HPI) shows that house prices fell by 33% between April 2006 and March 2011. Although the economy has generally recovered since then, house prices have not recovered evenly across the country. In this study, we identified which local housing markets have recovered the most and least since the recession. Learn more... Best Places to Work in Manufacturing - 2019 Edition December 16, 2019 Finding a stable income in a reliable sector is an important factor where Americans choose to put down roots and take out a mortgage. Manufacturing, one of these robust sectors, accounts for 8% of the U.S. workforce. These 12.8 million workers are scattered across the country, with the percentage of local manufacturing workers in some places higher than in others. That's why SmartAsset found the best places to work in manufacturing in the U.S. More... What is renting your own home? December 06, 2019 Owning a home is an important goal for many people. But with mortgages, upfront and credit requirements, many still can't afford to buy as soon as they want. For some in this situation, renting your own home is an attractive option. This can give motivated people the means to take over ownership in stages, although like many loan agreements it carries some risks. We will consider the pros and cons of renting your own home here, but consider consulting with a financial advisor to find out how homeownership can benefit your long-term plans. Learn more... Most livable cities in the U.S. - 2019 Edition Dec 04, 2019 When choosing where in the U.S. to settle and take out a mortgage, people are considering a range of factors such as housing costs, cost of living, security and dining and entertainment options. It is possible to measure the suitability for life by assessing how cities occupy places on these fronts. Learn more... Most livable places to impact the 2020 election on October 16, 2020 December 4, 2019 - As the 2020 presidential race heats up, it's important to remember there are significant political contests in the legislature, along with state and local elections that could affect the U.S. political future. For those most passionate about making an impact, voting in swing districts can be more appealing. And no matter where on the political spectrum they fall, voters who are considering moving to these places will look at the suitability of living as an important factor where they choose to settle. At the federal level, all 435 seats in the House of Representatives and 35 of the 100 Senate seats are elections. State executive branches in 2020 elections include 11 gubernatorial seats, nine gubernatorial seats, 10 general seats and seven secretary of state seats. Next November near, SmartAsset identifies some of the most livable places where your votes can make a big difference in 2020 Learn more... The Best Boomtowns in America - 2019 Edition December 05, 2019 Boomtowns, characterized by prosperity and sustainable development, is often a desirable place to put down roots and take out a mortgage. Economic growth provides employment opportunities and attracts new residents. Some places, however, grow faster than others. That's why SmartAsset decided to find cities in America where population and job opportunities are growing rapidly. Learn more... Places where families have more children - 2019 Edition Dec 06, 2019 Parenting requires substantial financial readiness. The ability to save enough to house and support a growing family can depend on various factors. However, residents of some places have more children than others. That's why SmartAsset analyzed the data to identify locations in the 100 largest U.S. cities where families have more children. Learn more... Best States for the Middle Class - The 2019 Edition November 18, 2019 The middle class is feeling the squeeze, as the financial benefits to this cohort have not kept pace with those from high-income families. According to the Pew Research Center, the average income of high-income households in 1970 was 2.2 times that of middle-income households, but by 2016 that figure had risen to 2.4. Middle-class families, who usually dream of taking out a mortgage to buy a house and raise their station in life, are the foundation of America. With that in mind, SmartAsset decided to take a look at some of the states in America where the middle class is strongest. Learn more... Best Places to Work for a Nonprofit Organization - 2019 Edition November 14, 2019 According to a recent report by the National Council of Nonprofits, U.S. nonprofits employ more than 10% of the total private workforce in the U.S., a higher percentage than many other industries including construction, transportation and finance. Out of 122 million employees employed in private institutions in America in 2017, nearly 12.5 million worked in 501 (c) (3) nonprofits, according to the Bureau of Labor Statistics (BLS). The different health status of this sector in different areas can affect workers' decisions about where to rent or take out a mortgage. Learn more... States with better infrastructure - 2019 Edition January 07, 2020 Lack of infrastructure investment in the state can have tangible consequences for the finances of its residents. A report by the American Society of Civil Engineers for 2016 failed to quantify these effects, saying that nationally, American families lose \$3,400 in disposable income each year - \$9 a day - because of infrastructure deficiencies that could be money they could use to pay off their mortgages In addition to increased spending on housing and utilities, as well as the cost of personal transport, the deterioration of the deterioration increases the costs incurred by enterprises in terms of services and efficiency, which ultimately leads to higher prices for individuals. For example, the report notes that 23 states raised state gas tax rates between 2010 and 2016 to finance infrastructure investment. In this study, SmartAsset looked at states in the U.S. with better infrastructure, since the benefits of strong public infrastructure can be especially important for potential home buyers. Learn more... The best places for Trick-or-Treat in 2019 are October 15, 2019 Once the air gets crispy and the leaves start to change color, trick or treat across America begin counting down to Halloween. They look forward to putting on inventive costumes and hitting the streets, and experience all the more exciting when the homes they visit are ready to reward them with candy. Factors such as safety and weather make some places more trick-or-treating friendly than others. That's why SmartAsset crunched the numbers to find the best places in the U.S. to go trick-or-treat. Learn more... States leading the charge on renewable energy - The 2019 Edition October 17, 2019 State Energy Efficiency and Renewable Energy Programs can produce significant benefits for residents, including lower fuel and electricity prices, improved grid reliability, better air quality and more jobs, according to a 2018 Environmental Protection Agency (EPA) report titled The Quantitative Assessment of Numerous Benefits of Energy Efficiency and Renewable Energy. Some states have switched to clean energy faster than others. Utah, for example, increased renewable energy production by 212.29% between 2013 and 2017, while West Virginia's renewable energy production declined by 22.14%. This can be an important factor for people when deciding where to buy a home. Learn more... The best school districts to buy an affordable home - The 2019 Edition May 05, 2020 High public school fees and robust public education costs often correlate with high house values. According to a 2002 report published by the National Bureau of Economic Research (NBER), using market valuation to estimate public school costs, every dollar spent on public schools in the community increases the cost of housing by \$20. While these three factors - school performance, school costs and housing costs - tend to be interlinked, there is some difference. For example, as a result of inefficient spending, school costs do not necessarily improve school performance and results Students. Similarly, the productivity of public schools cannot be reflected in the residential housing market, according to NBER, creating an opportunity for people with school children to buy an affordable home within a large school district. Learn more... September 29, 2017. The difference in value between rent and purchase varies depending on the amount of time a person expects to stay in the house. Accounting for location, monthly rent and the target price of a home, SmartAsset Rent vs. Buy Calculator determines the amount of time for which buying a home makes more sense than renting. Of course, the amount of time it takes for a tenant to save for upfront home expenses is another important consideration. Especially for people who have their heart set on homeownership, we have identified cities in the U.S. where it takes the least amount of time for renters to become homeowners. Learn more... The professions where location is most important for payment - 2019 Edition Sep 25, 2019 People working in the same profession may have very different incomes, often related to where they live. After all, the cost of living in one place or another can have a significant impact on wages. Waiters and waitresses, for example, can be paid more in New York, New York, than they are in Minneapolis, Minnesota simply because many expenses such as food, transportation and housing are higher in the Big Apple than in the Mini-Apple. In addition, workers' incomes are subject to supply and demand curves in each location, and as a result, the prevalence of certain industries in a particular location can distort income up or down. Learn more... Where it pays off to negotiate the price of a house - 2019 Edition Sep 04, 2019 Good Deal can be essential for any purchase you make, but especially when you invest your hard earned money in a property like a home. As a result, it's important not to lose sight of the fact that the asking price is negotiable - it can save you hundreds or thousands down the line that you could use to improve your home or mortgage payments as well. That's why SmartAsset crunched the numbers to find out where in the U.S. a little extra strategy might pay off the most. Learn more... Best States to Be a Family Doctor - 2019 Edition August 29, 2019 Family and General Practitioners cover the primary care needs of many people in the U.S. and generally serve as the first point of contact for patients seeking medical care. While family and general practitioners focus on a wide range of preventive health interventions such as healthy eating and regular exercise, they also diagnose and treat a host of diseases and injuries. In addition, if patients need more intensive or enhanced care, family and general practitioners can refer them to specialists. Learn more... The cheapest state to buy a home August 30, 2019 Putting money down for a home mortgage is a big investment for many Sometimes, of course, complex upfront costs can deter potential buyers from making the leap altogether, and that can leave them wondering where to buy a home with less cash up front. SmartAsset ran the numbers to take closer closer Learn more... Cities where it becomes easier for tenants to save - 2019 Edition August 27, 2019 Taxes and rents are inevitable costs for those who don't own their home, and although there are other needs like food, this category and others allow more flexibility in how consumers budget. For tenants, the annual fixed cost of taxes and rents can significantly affect how much money they left to spend and save, especially for those who want to put money on a mortgage. Learn more... Understanding the estimated value of a home on August 20, 2019 should not be confused with the estimated value of your home, the estimated value is what the government uses to calculate property taxes. Designed for use regardless of market conditions, the estimated value is usually between 20% and 40% lower than the fair market value. For this reason, potential home buyers won't get far trying to offer a price down just on the basis of lower estimated value. Instead, to afford the home of your dreams, consider working with a financial advisor who can help you grow your savings. Learn more... Best Cities for Affordable Weddings - 2019 Edition August 20, 2019 If you plan to have a wedding to celebrate your union, the costs can add up quickly. And, depending on where you live, weddings can be extremely stressful to plan, as they involve finding suppliers for a seemingly endless amount of needs. There are some cities though where it is better and cheaper to plan a wedding than others. SmartAsset collected and analyzed data to find the best cities in the U.S. to host affordable nuptials. Learn more... Best States to Be a Lawyer - 2019 Edition August 20, 2019 Lawyers work in a variety of capacity. While many work in private and corporate law offices, others work for federal, state and local governments. Specific specialty lawyers can determine the best place for them to live according to their professional needs. However, other location-based factors can also play on decisions about where lawyers prefer to look for work and make a home for themselves. Learn more... The Most-Dog Friendly City in America in 2019 Aug 21, 2019 Pet Ownership is an investment, and choosing an affordable and pet friendly city is an important factor for tenants or people wanting to buy a home. Dogs are one of the more expensive pets to have because they often require more care than other animals. In order to find out where owners could better raise their pooches, SmartAsset looked more like the most canine cities in America. Best Cities to Buy a Family Home - 2019 Edition August 21, 2019 There comes a time in most people's lives when they realize it's time to ditch a fifth-floor walkup studio apartment and move into a house big enough to lift the family in. family, with accommodation somewhere near employment and other opportunities. To that end, SmartAsset decided to find which cities are the best place in America to find a home big enough to raise a family in. Best Places to Be a Teacher - 2019 Edition 01 August 2019 Teachers are some of the most important people in our society, teaching youth and casting leaders of tomorrow. While being a teacher is definitely rewarding, it is not always the most lucrative of professions. But various considerations, such as housing costs, income and union support, may make some metro areas more attractive than others to teachers. Learn more... The best cities for young professionals - 2019 Edition July 10, 2020. This means that millennials make up more than a third (35%) of those who make up more than a third of their income. U.S. workforce members Their success as a young professional can have an indelible impact on their finances throughout their lives. Having a steady income is one way to be able to afford a home as well as start saving for retirement. Learn more... Where Rich Generation Xers moves on July 25, 2019, the decision to move to a specific location includes many factors, including career opportunities and what mortgage payments might look like. But does the choice of a particular place speak of trends in a particular socio-economic class and generation? While the richest people of Generation X, for example, are headed down south overall, Florida is the most popular state for them, particularly with a net influx of about 9,000 from 2015 to 2016. Meanwhile, New York saw almost as many wealthy Gen Xers leave during the same time period. Learn more... Income required to pay rent in major U.S. cities - 2019 Edition July 29, 2019 For those who do not own a home, renting is one of the most important expenses to account for in the family budget. Keeping your rent-to-income ratio at a reasonable level allows you to use your money for other things like saving for retirement and accumulating enough cash to make a mortgage advance. But because the level of rent varies depending on where in the country you live, the amount of income you have to afford rent varies as well. Learn more... The best housing markets for growth and stability in 2019 are July 24, 2019 When buying a home, there are many considerations to weigh in. One is how the value of your home is likely to change in the years you own it. Growth is a measure of how much value your home is likely to go up over the years. The house that The price can provide a neat payday for you in case you decide to move. The other is stability, which measures how likely it is that your home will take a drop in price. The drop in the value of your home can leave you underwater on a mortgage, which is a position no one wants to be in. Learn more... Best Places for Kids - 2019 Edition July 18, 2019 Some places are more family-friendly than others. When deciding on where to take out a mortgage and raise children, it is important to consider not only the cost of living area, but also the benefits the area can provide in terms of education, health and entertainment. Learn more... Where Millennials Are Moving - 2019 Edition July 17, 2019 Millennial Generation Has Come at An Age. This cohort works in different jobs and moves to different cities. Some cities and states, however, are more popular places for millennials to move to than others. They can move for a variety of reasons. Employment opportunities, affordable housing (whether renting or making mortgage payments) and quality of life can be factors in determining where millennials move. Learn more... How do real estate agents pay? January 08, 2020 Real estate agents are paid on commission. The average gross income earned by real estate agents and brokers was \$39,800 in 2017, according to the National Association of Realtors. The main source of this income is commissions for the sale of real estate. If you are buying a home, it is important to understand how any agents you work with earn their commission. If you want a more holistic view of how commissions can reduce your real estate income and what this means for your overall financial picture, consider consulting with a financial advisor. Learn more... Open-End Mortgage Guide July 10, 2019 Open Class Mortgage allows you to borrow additional money on the same loan at a later date. The open end mortgage combines some quality traditional mortgages with some features of a home equity line of credit, or HELOC. This allows you to turn the cost of equity in your home into cash, later increasing the initial balance of your loan. If you need a practical guide to figuring out how an open mortgage can play out in your overall financial life, consider finding a financial advisor tailored to your specific needs. Learn more... Home Equity Loans: How they work and how to get one on October 13, 2020 Mortgage Equity Loan is a type of secured loan where the borrower uses the equity of his home as collateral for the bank. The available amount is usually determined by the value of the property determined by the appraiser from the lender. Getting one of these loans means that your home has a collateral on it, and your actual capital in the home is reduced. Against equity in your home can be a great way to get an inexpensive loan. There are two types of equity loans: home equity credit lines (HELOCs) and fixed-rate loans. Each of them has its own and cons, so be sure to choose the one that is best aligned with your needs. And if you need practical guidance, consider bringing in the help of a trusted financial adviser. Learn more... Cities where people spend the most on housing - 2019 Edition August 21, 2019 In addition to the responsibilities of securing and maintaining a functioning property, homeowners need to be aware of another huge burden of homeownership: costs. Whether it's tackling mortgage payments and property taxes or processing interest and insurance, the weight of these housing costs never decreases. This is why it is important to understand how much you could spend on housing compared to other places across the country and then use this information as a starting point to maximize your budget. Learn more... What is a subordinated loan? July 9, 2019 Subordinated loan is a debt that is paid only after all primary loans are paid if the money is left. It is also known as subordinated debt, junior debt or junior security, while primary loans are also known as senior or unsubordinated debt. Primary loans are the first loans to get paid back if the company faces bankruptcy. They are likely to be paid because they are often secured. On the other hand, subordinated loans are not provided and more risk. A subordinated loan can also refer to a second mortgage. Here's everything you need to know about subordinated loans and what they mean for lenders, businesses and homeowners. Learn more... America's most underrated cities - 2019 Edition June 25, 2019 Sometimes it seems that a lot is hard to find, whether you buy a car or go out for dinner. It doesn't change when you consider where to live. Some cities just give you more bang for a dollar, from the quality of life you'll experience on the living expenses you'll carry. And especially if you take out a home mortgage, you want to make sure you get the best value you can. But getting good value from your city doesn't always have to be hard to achieve. With some patience and information, a smart investment in an undervalued property can now mean that your home is getting worth significantly more and net you a tidy sum if you decide to sell it. For those who are not an expert in real estate, it can be difficult to figure out which parts of the country offer the best value. To this end, SmartAsset once again collected a list of the most underrated cities in the country. Learn more... The best cities for tenants in 2019 are June 18, 2019 If you are still saving for a mortgage on your first home, it is likely that you are paying the rent. But what if you could optimize your situation as in order to create these funds for upfront payment faster? As you may have guessed, there are some cities where renting is easier others. That's why SmartAsset has considered factors such as the cost of rent, commute times, the possibility of eviction and other information to figure out the best cities in America to find a place to rent. Learn more... The best U.S. cities to work in technology in 2019 on June 12, 2019 Technological jobs are in high demand across the country. Positions pay well, companies often offer great benefits and your work helps create products and services that drive the world. While you may think that you should live in New York or the Bay Area to work in technology, there are actually many cities with great career opportunities for tech workers without the high cost of living that comes with being a resident of these major coastal cities. Snagging a job in a place with a more affordable mortgage can be a strategic way to help your wage technology go further. Thus, for the sixth year in a row, SmartAsset takes a look at the best American cities for work in technology. Learn more... How do house auctions work? June 12, 2019 Auctions Homes are usually associated with the sale of foreclosed homes at possibly below market value. They can serve as an inexpensive gateway for home ownership. But home auctions are also associated with a greater risk. Many times, you don't actually get a step inside the house before bidding on it. But this guide will help you navigate these auctions like a professional. We'll cover how real estate auctions work, where to find them and what you need to know before you bid. When you are ready to buy, a financial adviser can help you determine how many homes you can afford and also help you plan for other major financial purposes. Learn more... FHA Inspection and Evaluation Requirements August 21, 2019 For the Federal Housing Administration (FHA) loan to be approved, the home must undergo fHA review and evaluation. This means that it should cost the purchase price and have basics such as electricity, drinking water, adequate heat, a stable roof, fire exits and more. This guide will provide a checklist of FHA

checks and guide you through the whole process so that you know what to expect. If you are preparing for other important financial decisions in your life, a financial advisor can be very helpful. Learn more... A guide for beginners to rent out your home on June 12, 2019 renting out your home can open a new stream of income and tax benefits. But it also adds another layer of responsibility. You will need to stay on top of the renovation, maintenance and rental collection. But don't worry. We will cover the top tips for renting out your home through this beginner's guide. The complex tax laws facing landlords would also oblige you to work with a financial adviser to increase your chances of enjoying tax cuts and making a profit from that venture. Learn more... Guide to Flipping Homes for Profit Oct 07, 2020 Realty Shows made flipping houses quite popular, and seemed to have some merit to it. In fact, according to ATTOM Data Solutions, the average gross margin for home flip was \$62,300 in the first quarter of 2020. This corresponds to an average annual profit of 36.7%, which is about 3% less than in the first quarter of 2019. First, you can maximize your profits by buying in the right areas and choosing only cost-effective upgrade opportunities. Do you have questions about real estate investments or investing in general? Talk to your local financial advisor today. Learn more... The best state for homeowners in 2019 Is Oct 09, 2019 Owning a home is a big bang for many. Despite the costs and maintenance associated with homeownership, it can represent safety, achievement and success. There are some states though where it is better to own a home than in others. Things like value-to-income ratios, foreclosure rates and the average cost of owning a home all play out in how good the state is for homeowners. These and other factors are important to consider with a trusted financial advisor before making any final decisions. Learn more... Places where it pays off to commute in 2019 June 24, 2019 Solution where the best place for you to live involves balancing a number of factors, including the ease of your commute. Not only does getting to and from work take a long time, but it can also greatly affect your budget. Proximity to the city centre, where many people work, is often a major consideration. Sometimes you want to live very close to the city center, so you don't have a long ride. In other cases, however, it will make sense to commute further the distance and live in a more affordable suburban or suburban area where you can save more money to pay off your mortgage. You will need to compare things like cost of living, commuting cost and difficulty commuting. That's why SmartAsset has put together a list of the best places in America for those who want to live outside the city proper and commute to work. Learn more... Where wealthy millennials move in 2019 Aug 21, 2019 A number of factors can influence your decision to move to a new place, including where your peers are headed. While some older generations like wealthy retirees and wealthy Gen Xers are moving to Florida, wealthy millennials are still looking for sunny places, but in other states. Moving and taking out mortgages in the new state is a big deal often best discussed with a trusted financial adviser, but in recent years, California, the home of Silicon Valley, has been a relatively popular destination for people under 35. By contrast, the data show that this demographic is leaving New York in droves - there was a net outflow of 4,867 rich people under the age of 35 from 2015 to 2016. However, his hudson Hudson neighbor New Jersey made it into the top 10 cities in our study where wealthy millennials are moving. Learn more... The top 55 Active Retirement Communities March 12, 2020 The best active retirement communities for adults 55 years of age and older offer world class amenities such as luxury golf courses and indoor pools, as well as a host of opportunities for Asian neighbors. We looked at the best adult communities America has to offer, taking a close part in the particulars and house prices. Our list covers some of the best retirement communities for those who love nature, sporting events, continuing education and more. Depending on what you have saved, a pension-focused financial adviser can help you make the most of it so you can retire in the comfort of how you deserve. Learn more... As Mortgage Insurance Premium (MIPs) Work 01 August 2019 Mortgage Insurance Contributions (MIPs) pay for insurance to protect mortgage lenders from the risk that borrowers will not pay them back. MIPs add to a borrower's expenses, but they allow you to buy a home with a lower upfront than the usual 20%. There are different types of mortgage insurance premiums, which differ in the amount, terms and other rules. Learn more... The best cities to live the American dream in 2019 may 16 May 2019 Living the American Dream can mean different things to different people when it comes to their material situation. For some, this could mean a white picket fence. For others, this could mean a gilded penthouse high above the big city. Generally, however, most people agree that the American dream of living a full and fulfilling life, surrounded by a community of people are doing the same. This means having economic opportunities, being able to save enough to own a place where you lay your head at night and live somewhere where people from all walks of life can live comfortably. SmartAsset combed through the data to find the cities where the American dream is most achievable. Learn more... August 21, 2019 Mortgage fraud occurs when a potential home buyer or mortgage lender provides false information or omits certain details in order to complete a mortgage transaction. As a home buyer, you may run into predatory lenders who want to scam you. And if you are in a difficult position, you may be tempted to do everything possible to secure credit. But know that the penalties for mortgage fraud are serious. We can show you how to avoid these schemes. And if you are in financial position in need of improvement, we can help you find a financial advisor who will work with you to improve your credit report so you can land a decent mortgage with rates and conditions. Learn more... The Guide to Commercial Real Estate Loans March 19, 2020 Commercial Real Estate Loan, also known as Business Mortgage, is a loan on a property used for commercial purposes. The mortgage may be partly the building itself, the building, It is an office, retail space, an apartment building, a warehouse or other development. As you take a closer look at what commercial real estate loans are, how they work and what styles you can get, you might as well consider finding a financial advisor who can provide you with practical guidance throughout the process. Learn more... What is the Kitclame case? On 17 July 2020, the document used to transfer interest to the property is a document used to transfer interest to the property. Common terms used alongside quitclaim cases are grantor and grant-killing. In this context, the grantee is to transfer a share in the ownership, and the grantee receives it. For the most part, family members use quitclaim cases to initiate quick real estate transfers. Do you need help with exiting the system or managing other asset transfer issues? Talk to your local financial advisor today. Learn more... When do you have to pay your mortgage points? July 17, 2020 Mortgage Points are the fees that you pay the mortgage lender upfront in order to reduce the interest rate on the loan and in turn your monthly payments. One mortgage item is equal to 1% of the mortgage amount. So if you take a \$200,000 mortgage, the point is \$2,000. By doing this, you'll pay more now, but you'll be cutting long-term costs. Like any financial decision, this is not necessarily a good move for everyone, however. As you decide if paying for mortgage points makes sense for you, talk to a local financial adviser about how a home loan can affect your long-term financial plan. Learn more... April 29, 2019 A short sale occurs when you sell your home for less than you still need on a mortgage. This can prevent you from seeing your home excluded and going bankrupt. However, your mortgage lender must approve a short sale. This process can also be complex and risky. As you consider whether or not a short sale is for you, you might do well to work with financial advice that can help you through the process. Learn more... Other articles... Article...

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