

IS A CONDO OR TOWNHOME RIGHT FOR YOU?

LEARN WHAT TO CONSIDER WHEN DECIDING WHETHER A TOWNHOME OR A CONDO MIGHT BE THE RIGHT CHOICE FOR YOU.

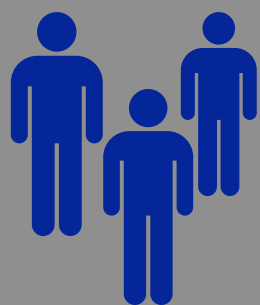
DO YOU LIKE HOME MAINTENANCE?

Many townhomes and condos leave the exterior upkeep to their HOA, and since spaces are shared, upkeep of systems like plumbing, electrical and HVAC may be shared.



HOW DO YOU FEEL ABOUT HOAS?

Condo and townhome HOA fees may be higher than other communities and you may also face special assessments for community improvements. Make sure the benefits will outweigh the costs.



HOW CLOSE DO YOU WANT YOUR NEIGHBORS?

Be aware that condos and townhomes place neighbors in close proximity including sharing walls, and in some cases having other owners living above or below them.

ARE YOU A CITY SLICKER?

Condos and townhomes are more compact and are generally a less expensive way to live in a city than a single-family home. If you want to live closer to the action affordably, a condo or a townhome might be the right choice.



Is a condo or townhome right for you, or is a single-family home more your style? Either way, the **NC Home Advantage Mortgage™** with competitive rates and down payment assistance of up to 5% may be able to help make it more affordable. And if you're buying your first home, you may be eligible for the bigger boost of \$8,000 in down payment help from the **NC 1st Home Advantage Down Payment**.