

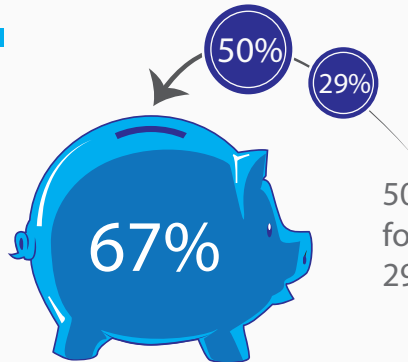
# Mortgage Patterns



19%

of first-time buyers/intenders say now would be a good time to buy a home

67% say their goal is to pay off their mortgage faster



50% spend 1 to 2 years saving for their down payment and 29% take 3 to 4 years.

## Attitudes Toward Homeownership



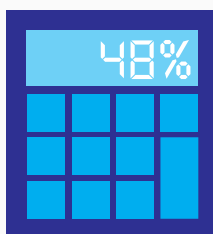
9 out of 10 believe that even though homeownership may mean more work and effort, they would rather own than rent their home



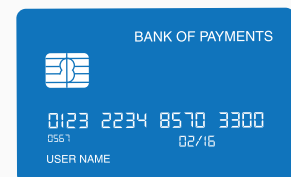
9 out of 10 people agree that owning your own home gives you a greater sense of emotional well-being

## Financial Well-Being

48% said they are in good or great financial shape, up from 40% in 2012



38% said they are able to pay their bills AND save money, up from 31% in 2012



51% pay off their credit cards in full every month, up from 46% in 2012