



Ask The Mortgage Consultant ...

Is it a “house” or a “home”?

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A number of years ago, real estate agents began selling “homes”—not “houses.” It was a smart marketing tactic. The word *home* carries a much stronger emotional connection than *house*—it feels warmer, more secure, and more appealing to our senses and humanity.

Sure, it may sound like semantics, but there’s truth behind it. You buy a *house*, but you make it a *home*. A house doesn’t become a home until you make it one. It’s the blood, sweat, emotions, and even the tears you invest that transform it.

When shopping for a property, it’s important to be mindful of the emotional side of the process. Don’t be too quick to “fall in love” with a house. Emotions can cloud logic and reason. They’re heart-driven, while finances should be brain-driven. Keeping the two separate isn’t always easy, but I’ve seen many buyers “think” with their hearts—and once you become emotionally attached, poor decisions can follow.

(And yes—the same could be said about relationships, but that’s a conversation for another day!)

When buying a house, have a clear understanding of your finances. What can you truly afford? What would you *like* to afford? Know the difference—and stick to it.

The smartest move is to speak with an experienced Mortgage Consultant—like me—before you start your search. I can provide you with essential financing insights in a clear, logical, and pressure-free setting, helping you move forward with confidence. We’ll also discuss the difference between what you’re *approved* for and what you’re truly *comfortable* paying each month—because those aren’t always the same.