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## Article Summary - Mortgage Banker Version (CDN) Volume 14, Issue 6 (June 2018)

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#### Love, Marriage ... and Money

It's wedding season, and love is in the air! Whether you're planning a wedding, or are currently married or in a live-in relationship, you no doubt recognize that shared expenses are an integral part of living together.

Buying a home together will most likely be your largest monetary commitment as a couple. Take the first step to financial harmony by calling today for a no-obligation consultation about your mortgage or joint-borrowing needs.

**Terminology Tip:** Mean vs. Median

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#### A Tidy Resolution

It's now been half a year since you made your 2018 New Year's resolutions, and it's half a year until you make your new 2019 New Year's resolutions, so why not just do the one thing that's on almost everyone's list right now? That thing is to tidy and declutter your home!

Have a look at this starter list and tackle the easiest one for you first.

**Household Hack:** Make Mosquitoes Buzz Off!

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#### A Helping Hand

You've no doubt read about the propensity of young homebuyers relying on their parents for help with their down payments. In fact, more than one-third of Millennials looking to purchase their first home are reportedly relying on financial help from a relative. Is it a good idea to contribute to your own child's down payment, either as a gift or as a loan?

#### Responsible Relocating

Whether you're moving across the country or just across town, you can, with a little bit of pre-planning, make your move an easier, more environmentally-friendly one!

#### Monthly Musing

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#### When is a HELOC Worthwhile?

A HELOC — a Home Equity Line of Credit — appears to many homeowners as a great source of “in-house” financing. It is, after all, simply a way to access your own money, using the equity you've built up in your home. When is a HELOC worth considering, and when should you avoid this financing option?

**RECIPE OPTION:** Replace article on page 4 with this month's recipe for Strawberry Rhubarb Galette.

## MarketConnections

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