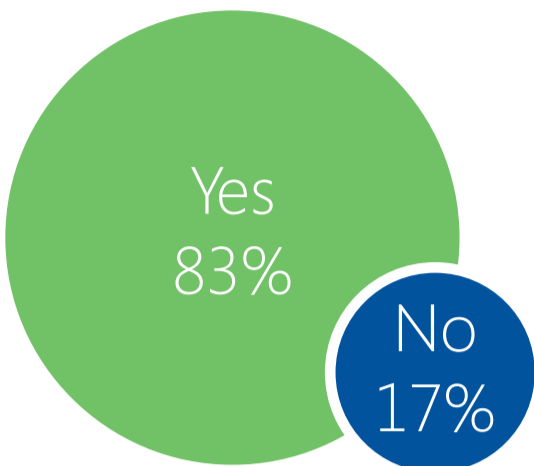


Buying and Selling

**NON-HOMEOWNERS**

83 percent of non-homeowners surveyed say they are interested in buying a house, either this year or within the next five years.

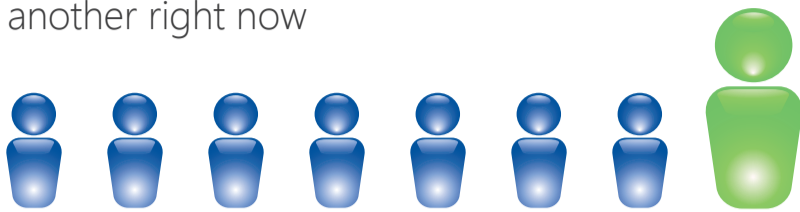


Of Those Non-Homeowners:

3 out of 4	Indicate their main motivations are financial, not emotional
34%	See home ownership as a better investment than renting
28%	See it as an investment in their family's financial future
7%	Want to build equity
7%	Are motivated by the home interest tax deduction
22%	Are motivated by the "emotional" attractions of the personal pride of home ownership or having something to pass along to their children when they retire

**CURRENT HOMEOWNERS**

One in eight North Texas homeowners is interested in selling their house and buying another right now



Among These Homeowners:

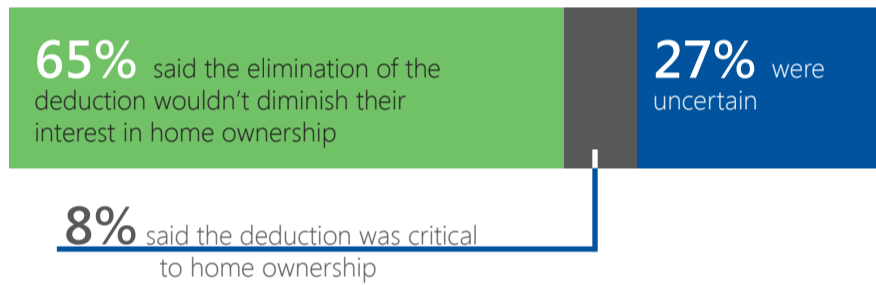
**50%** Are attracted by low interest rates

**18%** Relish the idea of getting a bigger house for less money

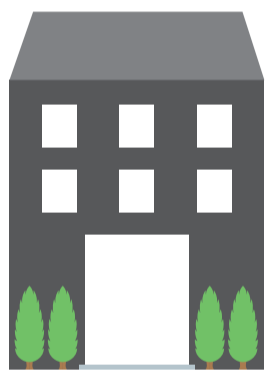
**16%** Simply see another house as a good investment at this time

Home Loan Interest Tax Deduction

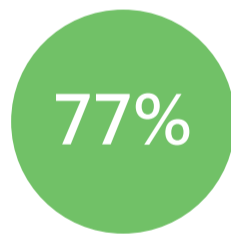
What if, as part of a streamlining of the U.S. tax code, the home loan interest deduction was eliminated?



Among Other Noteworthy Findings:



Renters



said

**5%** or less of the price of the home

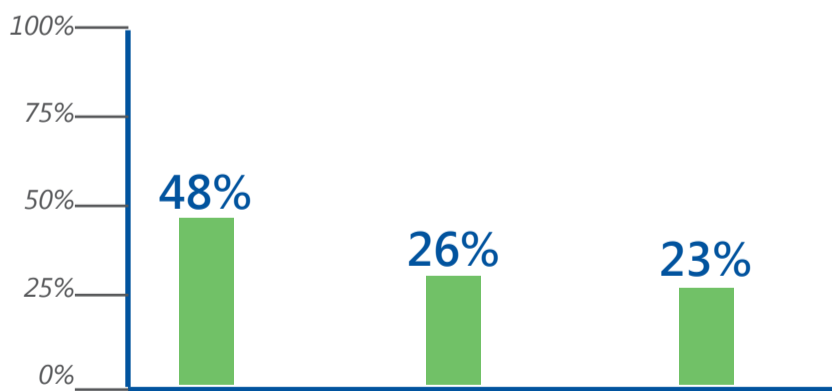


Current Homeowners

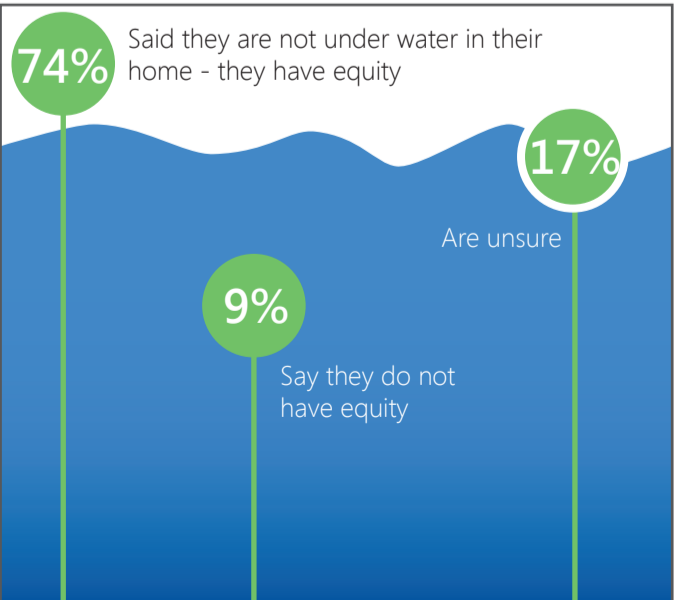
**5%** or less of the price of the home

**10%** of the price of the home

**20%** of the price of the home



Equity in Current Home



Buying Confidence

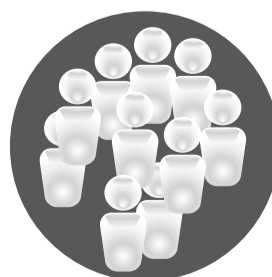
Confident

Challenging or Difficult

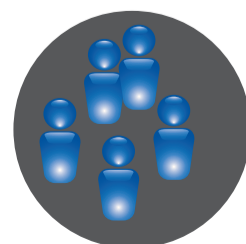
Unsure



24% were confident about getting a home loan



>50% said it would be challenging or difficult



Others weren't sure

A total of **1,719** respondents took part in this survey.

**86%**

of whom are members of Texas Trust