

Kristalli Spotlight

A newsletter highlighting events and areas of interest for tenants

December 2, 2019 | Volume 2

Did you Know...

There are SEVERAL benefits to home ownership?!

- 1) Build equity = build wealth.** Each mortgage payment you make reduces the balance owed. The San Antonio market has generally seen growth in property values year over year, so increase in value plus reduced debt means that your equity increases. When you go to sell, you will see this wealth pay out.
- 2) Tax deductions.** You will want to check with your CPA or tax professional for specifics, but there are many items that you may be able to deduct on your taxes when you buy a home. Included in these are a portion of mortgage interest, property taxes, and even possibly some repair costs. Each situation is different, so again, consult a professional.
- 3) End in sight.** When you rent, you are helping to pay off someone else's mortgage. So long as you rent, there will always be a housing payment. On the other hand, when you buy, you have the chance to pay off a debt and eventually reduce your monthly costs to next to nothing (only property taxes & insurance).
- 4) Customize Your Way.** Pick your colors, materials, and more when it is YOURS, you can do what you like.
- 5) Can be cheaper than rent.** This may not be the case in every scenario, but in many instances the monthly payment you make for principal, interest, taxes and insurance with a mortgage can be equal to or less than what you are paying now in rent.



When looking to make one of the biggest purchases of your life it takes a small village. Having a preferred lender, a knowledgeable, ethical REALTOR, and a game plan to achieve your goal is essential. It may be easier or closer to your reach than you think.

Keep in mind Kristalli is a full-service brokerage and we are here to help with ALL real estate needs. We have a full staff of knowledgeable agents that love to make your goals of homeownership reality. Just ask for more info!

Events Around Town

Holiday River Walk Artisan Show- FREE
December 13-15th from 11:00 am- 11:00pm

SA Tamale Fest 2019
December 7 from 11:00 am- 7:00pm
@ Toyota Field

Caroling on the Plaza- NB
December 13 from 6:00-7:30 pm
@ Downtown Main Plaza New Braunfels

Kwanzaa Market Festival
December 14 at 11 am – 5pm.
@ SBC Community Center

Sea World Hanukkah Celebration
December 29 @ Sea World San Antonio

Holiday Hours

In observance of the holidays our office will have special hours or be closed the following days:



Minimally Manned: December 23- 27, 31
Closed: December 25, January 1

Office visits will be by appointment only during these times. If you are need immediate assistance, please call our emergency/ after hour number.

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