

# YOUR HOME

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Jenelle Ruff, left, and Michael Beckham talk about their decorating ideas with real estate agent Tiffany Sowards: The couple had planned to buy a house later this year, after they were married, but decided to take advantage of low interest rates and discounts to save money on their first home.

# Prospects bright for first-time home buyers

By MEGAN SEXTON  
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JENELLE RUFF and Michael Beckham didn't know what to expect when they started thinking about buying a home.

"We drove around for a couple of months, looking at prices," Ruff said. "But with the economy the way it is, we weren't sure."

The couple, who have a summer wedding planned, weren't convinced they would be able to afford a house. They were wrong.

These first-time home buyers — with jobs and good credit histories — were able to buy a brand new home in Ballentine at a low interest rate. Plus, they're eligible for a first-time buyers' tax credit.

The couple closed in January on a four-bedroom, 2½-bath, 1,517-square-foot home with a two-car garage and a 10-year warranty. The builder cut \$10,000 off the asking price and paid the closing costs. The home is in Eagle Point, a neighborhood with a clubhouse, pool and sidewalks that is zoned for Chapin schools.

At the end, they paid \$127,900 for their home with a 4.87 percent interest rate on a 30-year fixed loan.

"Our house payment is \$637 a month," she said. "That's less than (renting) an apartment these days."

When the couple went to agent Tiffany Sowards with Coldwell Banker, the first thing she did was to help them get pre-approved for a loan. Then she worked with them on estimating utilities and monthly bills. "I want to be able to paint a true picture for them," she said.

The couple thought they would hold off buying a house until later in the year.

"Once I checked their credit and started doing some

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