

7 Yam es Tsim Nyog Koj Yuav Koj Tsev

1. **Lov Nqi Se:** Meskas tsab Cai Se (U.S. Tax Code) pub kom koj muaj cai rho cov nyiaj paj (interest) es koj them rau koj lub nqi tsev, tej se khoom vaj tsev, thiab ib txhia nuj nqi es koj siv koj los muas tsev.
2. **Muaj Nqis Tuaj.** Txij li xyoo 1998 txog 2002, cov nqi tsev nyob thoob teb chaws nce ze li 5.4 feem pua tuaj ib xyoos. Txawm tias yeej lav tsis tau meej meej tias vaj tse yuav muaj nqis li cas ntxiv tuaj los, thaum xyoo 2001, lub koom haum tshawb fawb National Association of REALTORS® tau nrhiav pom hais tias feem ntau ib tus tswv es muaj tsev nws lub tsev muaj nqis li \$50,000 tuaj mus ntxiv.
3. **Nyiaj Siv Ua Tug (Equity).** Cov nyiaj es muab them tsev xaub yog nyiaj es mus ces tsis pom ntxiv lawm, tab sis cov nyiaj muab them tsev yuav yuav pab tau koj tsim kom koj lub tsev muaj nqis (equity ownership interest) tuaj ntxiv.
4. **Kev Khaws Nyiaj.** Kev tsim cov nyiaj siv ua tug (equity) yog ib qho pab tau koj khaws nyiaj. Thiab thaum koj muag tsev, feem ntau koj yuav muaj feem txais peev txog li \$250,000 (los sis \$500,000 yog tias muaj ob niam-txiv), yam es tsis thas tau them tsoom fwv teb chaws cov se.
5. **Kev Paub Tom Ntej.** Cov nyiaj koj them rau lub tsev yuav mas txawv cov them rau tsev xaub, vim nws tsis nce siab zuj zus, ces tej zaum koj tej nqi tsev yuav pheej yig zuj zus yog koj nyob ntev mus. Tab sis, yuav tsum tau nco ntsoov tias tej nqi se vaj-tsev thiab lwm yam pab kas phais mas yuav nce nqi.
6. **Kev Ywj Pheej.** Lub tsev yog koj lub. Koj yuav muab kho-hloov li cas los koj ua tau, thiab tsuav yog koj nyob twj ywm tsis muag ces txhua yam zoo yeej yog koj li ntiag tug.
7. **Kev Nyob Tus.** Thaum yuav tsev lawm, koj nyob tau ib thaj chaw ruaj ntau xyoo, kom koj koom nrog tau rau lub zej zog, thiab kom koj thiab koj tsev neeg tsim tau kev phooj ywg ntev, thiab pab kom koj cov me nyuam txoj kev kawm ntawv nyob ruaj chaw.

Yog koj xav paub seb xaub tsev thiab yuav tsev qhov twg yuav yog qhov zoo tshaj rau koj txoj kev siv nyiaj, koj siv tau lub koob ntaus lej es yog Ginnie Mae tsim:

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