

# You Can Buy A Beautiful Home With No Down Payment - No Matter What Other Companies Say

## Why Is It So Hard To Find The Low Down Payment Home Loans You're Always Reading About?

Today there are more than 60 different types of home loans, some with extremely low down payments and low monthly payments.

Most real estate companies use only 3 or 4 traditional types of home loans - all with higher down payments.

***MONEY SAVING TIP:** To see for yourself, try calling any real estate company and ask how much money you will need to buy a \$500,000 home. They will probably tell you that unless you are a Veteran and can get a VA loan, you will need \$50,000 - \$65,000 to buy this type of home. This Just isn't true.*

Then why do they say that?

Because most real estate agents don't even know that these special government home loan programs exist!

Special low-down-payment home loans are difficult to understand. On top of that, it's hard to keep informed about all the different rules and loans offered by all the different home lenders.

Big real estate companies have a hard time keeping their agents up to date about the many low-down-payment home loans.

## Many Big Real Estate Companies Consider Special Home Loans An Annoyance

Some companies feel that all the regulations and paperwork involved with low-down payment home loans are too much "fuss and muss." Besides, they're selling enough homes without using these special loans, so why bother?

Another problem — these special home loan programs come and go. They are always offered for only a very limited time. When the funds run out, they're gone. By the time many agents become aware of these great home loans it's too late!

***MONEY SAVING TIP:** There are many fine home loans to help you buy a home for little or no down payment. At any given time there may be 3 or 4 special home programs for which you qualify. These loans can save you thousands of dollars of interest and give you a down payment of ZERO, or close to it.*

## "I Was Told That I Earn Too Much Money To Qualify For A Special Home Loan"

Many of these great home loans have income limits, but they're all different. Some "limits" are very high. For example, the income limit for one of the zero-down-payment loans we offer is \$65,000. In other words, if you earn less than \$65,000, you may qualify for this zero-down-payment home loan!

***MONEY SAVING TIP:** There are many different types of special loans. These loans come and go, each with different rules and requirements. You may qualify for one or more of these loans.*

## The "Problem" With Government Home Loans

The problem with these special home loans is that they come and go in a fairly short "window period." For example: a \$600 down payment home loan program may become available in April and be out of funds by mid June. To obtain one of these loans, you have to know about them before the funds are gone -- and act fast!

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***MONEY SAVING TIP:*** *The average real estate agent in a big company, busy with all phases of realty, often doesn't learn about these money saving home loans until it's too late!*

***MONEY SAVING TIP:*** *At any given time there are usually two or three super low down payment programs available for home buyers. The loan program for which you may qualify depends on your employment, family size and income.*

If you want to buy a home, the first thing we need to do is find the best loan program to fit your needs. We do this for you without cost and obligation.

**Here's how the Zero Down Payment Home Loan Program has worked for many of our clients and could work for you, too:**

Purchase price of the home: \$600,000. Home loan: \$600,000 Down payment: Zero!

Closing costs, including your first year homeowner's insurance policy and your first month's payment usually are slightly less than \$3,500. In other words, you can own a \$600,000 for less than \$3,500 *TOTAL* with no payments for 30-55 days.

### **Qualifications**

To qualify for any of these home loan programs, you **MUST** have full-time employment and a record of paying all of your bills and rent (or house payments) on-time for the last 14 months.

### **Our Service Is Free For You**

All of our services are free to you. We'll help you find a great home and a low or zero down payment home loan - free. We're paid by the seller in the event you buy a home.

### **Do You Qualify?**

Perhaps you feel that you can't qualify to own a home. Many people never thought they could own a home until they discovered us.

These folks now live on quiet streets in their own beautiful homes with family rooms, private back yards and garages - all because they picked up the phone and called us.

If you would like to look at homes, have private showings of homes, or just ask more questions, call Anne-marie at (858) 793-7310.

Don't worry about calling Anne-marie... she is not a salesperson. She won't try to talk you into anything. Her job is simply to answer any questions you may have and get you any information that you may need.

Call Anne-marie. She Is Here To Help You.

**We'll do anything we can to help you find the right home, in the right area, at the lowest interest rate and payment.**

**CALL US NOW  
ASK FOR Anne-marie!**

**Discount Residential  
Real Estate Inc.  
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**We'll Find *You* A Beautiful Home!**

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