

Benefits Of The Zero Cash Down Payment Program.

1. No Down Payment.

If you are renting, why pay your landlord's mortgage? Why not reap the benefit of building your own equity? Are you renting because you are held back from owning your own home because you think you need a substantial down payment?

The general perception of many would-be-home buyers and even that of some Realtors® is that a substantial down payment is required in order to purchase a home. *This is simply not true.* Because of this perception many would-be-home-buyers feel they have to save for years before they have enough money for a down payment so that they can finally enter the housing market. In the meantime they are lining someone else's pockets, while waiting a long time before

they can start building their own equity. *Well, with the Zero Cash Down Payment Program you don't need a down payment to buy a home.*

2. Buy A Home Now!

If needing a down payment is keeping you from owning your own home, this new program offers you an *immediate* way to get into the housing market. With the Zero Cash Down Payment Program *you don't have to wait to purchase a home.*

3. Approved Bank Programs.

It is important to know that the Zero Cash Down Payment Program is an *approved* conventional loan program.

4. Knowledgeable Team.

The recent credit crunch has eliminated many loan programs and has led to tighter underwriting standards. Thus it's important to work with a lender and real estate team that has specialized knowledge in financing and that can help you benefit from the Zero Cash Down Payment Program.

This report is courtesy of the Steve Betow Group.

BUY A HOME WITH ZERO CASH



If you are looking to purchase a home but find that you either do not have enough saved for a down payment or that you do not want to liquidate financial assets to use as a down payment, this report reveals how you can purchase a home with no money down.

This special insider, industry report has been prepared to outline what you need to know in order to take advantage of this innovative program which allows you to get into the housing market immediately with zero down payment.

Don't Pay Another Cent in Rent To Your Landlord . .

It's a dream we all have - to own our own home and stop paying rent. But if you're like most renters, you feel trapped within the walls of a house or apartment that doesn't feel like yours. How could it when you're not even permitted to bang in a nail or two without a hassle. You feel like you're stuck in the renter's rut with no way of rising up out of it and owning your own home. Obtaining the right loan and six months free mortgage payments will help you make the transition.

Don't Feel Trapped Anymore

It doesn't matter how long you've been renting, or how insurmountable your financial situation may seem. The truth is, there are some little known facts that can help you get over the hump, and transfer your status from renter to homeowner. With this information, you will begin to see how you really can:

- receive up to six free mortgage payments
- buy with zero down payment
- consider unique loan programs
- have the seller help you

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7 Little Known Facts That Can Help You Buy Your First Home

The problem that most renters face isn't your ability to meet a monthly payment. Goodness knows that you must meet this monthly obligation every 30 days already. The problem is accumulating enough capital to cover the initial costs of owning a home without too much stress.

But saving for this lump sum doesn't have to be as difficult as you might think. Consider the following 7 important points:

① You can buy a home with much less down than you think.

There are some local or federal government programs (such as 1st time buyer programs) to help people get into the housing market. You can qualify as a first time buyer, or a repeat buyer, for many zero down payment home loans.

Ensure your real estate team is informed and knowledgeable in this important area and can offer programs to help you with your options.

② You may be able to get your lender to help you with your down payment and closing costs.

Even if you do not have enough cash for a down-payment, if you are debt-free, and own an asset free and clear (such as a car for example), your lending institution may be able to lend you the down payment for your home by securing it against this asset.

③ You may be able to find a seller to help you buy and finance your home.

Some sellers may be willing to hold a second mortgage for you as a "seller carry-back". In this case, the seller becomes your lending institution. Instead of paying this seller a lump-sum full amount for his or her home, you would pay monthly mortgage installments.

④ You may be able to qualify for a mortgage program that allows you to receive up to six free mortgage payments.

This program is offered on several loan programs with different qualification requirements. It is critical to work with a lender who is knowledgeable about the various options available and that knows how they work.