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STOP RENTING

*And make every dollar
an investment, not an
expense.*



DON'T PAY ANOTHER PENNY TOWARDS YOUR LANDLORD'S INVESTMENT



We all dream of having our own home and not feeling obliged to live our life in rentals. However, if you are like most of today's tenants, chances are that you feel trapped in an apartment or house that just doesn't feel comfortable or homey.



YOUR RENT IS SOMEONE ELSE'S SAVING

Could you feel at home in a place where it is not allowed to hang a picture on the wall, or to redesign it as many times as you want? Feeling stuck in a rut with literally no chance to get out? **Well, you shouldn't. Believe it or not, there are ways to go from renting to owning your own home.**



5 NOT SO COMMON FACTS THAT COULD HELP YOU BECOME A FIRST TIME OWNER

Most tenants are not afraid to pay a monthly mortgage because they are already paying rent, so that ship has already set sail.

The real problem is that people generally don't have enough capital to cover their down payment.

1.

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BUYING A HOUSE CAN BE DONE WITH **MUCH LESS THAN YOU THINK**

In case you didn't know, there are many federal and local government programs that you can use; like the **Firts-Time Home buyer Program**, which can help you enter the home market with a lower down payment.



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There is a high probability of qualifying even if you or your spouse have owned a home in the past. **Be sure to tell your agent about this and ask about the programs available to help you expand your options.**



2.

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ASK YOUR LENDER IF THERE ARE ANY OPTIONS TO FACILITATE THE **PAYMENT OF THE CLOSING COSTS AND THE DOWNPAYMENT**

Just because you don't have enough money to make a down payment doesn't mean you don't qualify for a home loan.

In many cases the seller could be willing to contribute some money towards your closing costs if the offered price justifies it. **Ask your agent about this practice as it's more common than you would think.**



3.

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CREATE AN EARLY CASH PAYMENT WITHOUT DESTROYING YOUR CREDIT SCORE

There are ways to generate a substantial tax refund by borrowing cash for specific investments up to a certain level.

This will help you generate a hefty tax refund that you can use as a down payment.



3.

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Although the money you have borrowed is technically a loan, the amount you pay each month does not have to be that high. **Therefore, the cash invested in the investment, as well as in the house, will eventually belong to you.**



4.

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THERE ARE WAYS TO OWN A HOUSE DESPITE **A MEDIUM CREDIT SCORE**

We must remember that our credit score will determine more than our payment habits, the interest percentage at which they will lend us the money.

Many loan programs allow gift funds to be used as money from the property payment (Whether this money comes from a family member or a friend)



5.

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GET PRIOR APPROVAL ON A HOME LOAN

Believe it or not, getting pre-approved for a mortgage is a lot easier than you think. A pre-approval gives the buyers peace of mind that when they see the home they like, they know they can afford it.

Mortgage experts can get pre-approved for free, and the process is pretty straightforward-easily done over the phone and / or email.



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Novertheless...

You also need prior written approval, a completed credit application, and a certificate to assure you that you qualify for a certain mortgage when you find your home.

Professional mortgage lenders will ask you to provide income and asset documents as part of the approval process.



There are many things to consider as a tenant. But, why would you want to live in a place that does not belong to you and, in addition, pay a monthly amount to live there? Stop renting places and start owning a house, a house that has your name on it.

A conversation with a lender to see if you qualify for a mortgage costs you nothing.

Take as much time as you need to explore your options and allow yourself to buy a home if that is your true wish.





***I HOPE THIS INFORMATION HAS
BEEN USEFUL TO YOU!***

Shall we start? contact me to
recommend some great lenders

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