

Special Home Buyers Report...

DOWN PAYMENT ASSISTANCE

**Tips For Saving Thousands
When Finding, Buying
And Financing Your Home**

**You May Be Eligible To Buy A Home
Today With No Down Payment**

Here's A Helpful Guide For Buying
The Right Home, At The Right Price
And Getting The Right Financing.

“If You Are Not Aware Of The Many Different Home Loan Programs That Are Available, You May Be Needlessly Delaying Your Opportunity Of Owning A Home Today!”

Because of the many different programs that are available from time to time, it is very difficult to keep up with all of the special financing programs that have been designed to help people enjoy the *American Dream* – home ownership!

Unless you are constantly seeking out these programs, almost on a daily basis, it is almost impossible to be informed of every program and what it has to offer HOME BUYERS! Even real estate professionals find it challenging to keep up-to-date with the current programs and the changes that occur almost on a weekly basis.

Finding the right home, and making a prudent financial investment is more involved than just “buying right.” You also need to FINANCE it right.

Even Experienced Homeowners Can Make Costly Mistakes When Buying And Financing Their Home

Hi, my name is Kyle Noe, and I specialize in helping people buy the right home at the right price...AND right financing, including the extensive use of down payment assistance!

It’s no surprise that borrowing \$100,000...\$150,000 or more is a lot of money. And how to FIND the right home...how much to PAY for the home...how much to BORROW...and on what FINANCIAL TERMS can literally mean tens of thousands of dollars MORE or LESS in your pocket!

If you’re like most people, the decision to buy a home involves a number of stresses and strains. For about 80% of buyers, it’s the single largest financial transaction of their lives. Mistakes in any part of the buying process can cost you thousands.

That’s why I wrote this special report...to give you a number of helpful, straightforward tips for finding a home that meets your needs, AND helps Buyers purchase a home now, even if they have LITTLE or NO MONEY for the down payment or closing costs!

Here are 6 strategies (I call them “secrets” because so many home buyers disregard them when buying) you should consider when buying your next home...

Secret #1: You May Be Eligible For A SPECIAL FINANCING Program with Down Payment Assistance.

In an effort to assist renters in purchasing their own home, even if they have little or no money available for the down payment, the government has authorized these special home loans. Different loans are available and the interest rates vary depending on the total family income and number of family members. There are a few programs that even offer a Buyer down payment assistance even if the gross family income exceeds \$100,000.

Some of the programs are limited to First Time Home Buyers, others require that the Buyer has not owned a home for the past three years. There are several programs that only require that the Buyer does not own a home at the time that they complete their purchase. There are no special programs that offer Investors Down Payment Assistance that I am aware of at this time.

These programs do not require perfect credit. Most of these programs require that the Buyer is eligible for an FHA loan, with minimum credit scores of 640, and other programs require only a minimum credit score of 620.

Most of the current programs offer Down Payment Assistance in the amount of 3.5% of the sales price, which is the minimum required down payment for an FHA loan. Therefore, there is no required down payment by the Buyer.

There are other programs that offer down payment grants or assistance in the amount of \$5,000 to \$15,000. These programs usually allow for the “extra” money above the required 3.5% down payment, to be used to pay for part of the closing costs.

Most of the programs allow the Seller to pay the Buyer’s closing costs, which means that the Buyers can actually get into their home with no out-of-pocket costs.

I HAVE HELPED MORE THAN 300 BUYERS GET INTO THEIR HOME FOR LESS THAN \$750.00 TOTAL OUT-OF-POCKET COSTS WITH THESE PROGRAMS.

In addition, there are other programs that offer Buyers down payment assistance. These programs are special “grants”, and in many cases, the grant does not require repayment so long as you own the home for five years.

While most of these programs are sponsored by State or City Governments, some are sponsored by charitable organizations, banks, private lenders, Tribal governments, etc.

Just give us a call at (405) 210-5319 if you would like to see if you are eligible for any of these special programs. And, if you are not eligible today, we can sometimes help you with a “game plan” so that you can become eligible soon and actually buy a home with NO MONEY DOWN in as little as two or three months!

You can actually achieve your dream of home ownership next month even though you don’t have a down payment now. That means you can actually move into your own home now, and start building equity right away. You will no longer be throwing away that rent money each and every month and you can actually **Kiss Your Landlord Good-Bye!**

Secret #2: There Are Some Loan Programs That Offer Home Buyers A “Below Market” Interest Rate To Help Buyers Qualify More Easily For A Home Loan.

The interest rates on some of these programs are as much as 1 per cent less than the interest rates that are offered in the market place! This helps many Buyers save THOUSANDS OF DOLLARS in interest over the life of the home loan.

Secret #3: You Don’t Need A Perfect Credit Record To Qualify For Down Payment Assistance!

You may be wondering about the credit requirements for these programs. It is not necessary for you to have perfect credit to qualify for down payment assistance. If you have had a few “bumps” in your credit record, we can help you determine whether or not you qualify. It may be much easier than you think!

Most of these programs allow you to qualify even if you have filed for bankruptcy in the past, so long as the bankruptcy has been discharged for at least two years.

Secret #4: Save A Bundle When Financing.

Your ability to afford a home will be related to a number of items. They are...

1. The PRICE of the home;
2. Your DOWN PAYMENT on your home, and thus the amount financed;
3. The INTEREST RATE and POINTS of your loan – the amount a bank charges you for the money;
4. The TERM of your loan: 10 year, 15 year, 30 year.

And just in case you were looking for a specific “*rule of thumb*,” for financing your home, you should know that...

There Are NO General Rules Of Thumb About Financing Your Home.

The answer for how much you can put down on your home is different for most people. However, I have learned over time that...

Many People Put Down More Cash On Their Home Than Required

Good! Now, let’s move on to another important secret for buying your home...

Secret #5: Be Financially Prepared – Ahead Of Time!

Many people go about the home finding process backwards. They go through the entire process of searching, evaluating, and writing an offer on their home, WITHOUT being financially prepared.

And it usually costs them money. Big money!

Doing a few things up front, BEFORE you go searching, will save you a lot of money, time, and hassles. What are those things?

First, find a MOTIVATED lender. The TRUTH is...

There Is Absolutely NO Incentive For A Traditional Banker To Serve Your Interests In Any Way

What you want to do is find a mortgage lender who is MOTIVATED to take your loan. One who represents many different products, and can offer you many options for making your loan most affordable.

Here's an important tip: Ask me to refer one or two lenders to you. Why? Because I have relationships with lenders, and I refer Buyers to them. It's not just YOU alone talking to them. And they know the importance of doing a good, efficient job for the Buyers I refer because they value our business relationship.

If they don't give you first class service and the best deal possible for your situation, I will refer the Buyers I work with to someone else. So they're motivated to SERVE YOU. And the minute you have a problem with your loan, you can turn to me, your Realtor...who has much more influence and leverage over the lender than you alone.

After all, your Realtor and lender both want to see the transaction close. There's power in numbers and influence. Use it to your advantage.

Now, the second thing you want to do is GET PRE-QUALIFIED with a lender. Better yet, try to get PRE-APPROVED.

Why?

Because the first question any home seller will ask when an offer is presented is "*Is your buyer approved for a mortgage?*"

And rightfully so! The seller doesn't want the deal to fall through because you couldn't get financing. When they accept your offer, their home comes OFF the active market. If your financing falls through, it costs them time and money.

Plus, there's one more reason to get pre-qualified or approved...

You Will Have Much More Power To Negotiate Price And Terms When You're Financially Qualified!

When you have money behind you, the seller knows you're serious. And a serious buyer ALWAYS has more influence to negotiate. So do yourself a favor, GET PRE-QUALIFIED or PRE-APPROVED!

Secret #6: Use A BUYER'S AGENT!

There's a huge difference between a Buyer's Agent and other agents. First and foremost, if you don't have a specific agreement to be represented by your agent...

Chances Are, YOUR Agent May Represent The SELLER!

Yes, it's true. And the question you have to ask yourself is... *"Is this person going to represent MY interests?"*

Think about this: If you had to go to court, would you use the same attorney the opposing side was using?

I think you know the answer! But did you know that by creating a *"buyer's representation"* with your agent, you not only get someone representing you, but...

- A buyer's representative doesn't cost you a nickel more than any other agent. Even though I represent you, I am still paid out of the standard commission...
- Buyer representation is easy to enter into, and will support ONLY your interests. This includes finding your home, helping with financing, and negotiating the best possible deal for YOU...
- A buyer's representative will keep everything about you and your deal CONFIDENTIAL!

OK, so you know the difference between any agent and creating a *"buyer's representation."* But did you know what a good agent can do for you?

- A good agent knows the area you want to buy in because they are out constantly looking at homes...
- A good agent can spot trouble for you. They are experienced at looking at homes and will see things you might not see.
- A good agent will greatly simplify the buying process...
- A good agent will give you MOTIVATED, reliable financing sources and options... and will refer you to proven inspectors, title and escrow officers, and other service providers you'll need.

Most importantly, you need to know that...

**There Are “*Real Estate Agents*” ...
And Then There Are Committed Professionals.
Which One Do YOU Want Representing Your Interests?**

I hope the information above has given you helpful advice for helping you find, buy and finance your next home.

And at this point, you’re probably pretty clear that, in order to find the right home and save money, you need someone competent and professional to represent YOUR interests.

Over the past 26 years, I have recognized this fact, which is why I wrote this special report, and structured my real estate business around giving the most competent service possible.

There’s a difference between agents who simply sell real estate, and those who COMMIT to whatever it takes to serve a clients beyond their expectations. I’ve been in real estate over 26 years. But more importantly, I’ve closed well over 1,000 home sales. And, more than 300 of those sales have been to Buyers that I helped get into their home for less than \$750 total out-of-pocket costs. Most of those Buyers thought that they had no chance to buy a home at this time because they thought that they would need \$10,000, \$15,000 or more to purchase a home and they were actually able to get into their home for less than \$750 total out-of-pocket costs!

I also make it a priority to educate you on every aspect of buying a home in your preferred area. I have a long list of past clients and professional references.

Each day, I speak with over 10 people directly related to buying or selling real estate. And I receive over 20% of my new clients through referrals and repeat business. My personal marketing involves such outstanding and continued service to my existing clients and personal network, they are inclined to share my services with family and friends.

**I’m Not Saying These Things To Impress You,
But Impress UPON You The Difference Between A Realtor
And A Competent, Dedicated Professional**

Buying and selling real estate can be tricky business. And selecting the wrong Realtor can cost you a lot of money, headaches, and wasted time. That’s why I designed a specific program designed for Buyers like you. I call it my...

“Home Buyer Direct Access *Program*”

“Home Buyer Direct Access Program”

My Home Buyer Direct Access Program is absolutely FREE to you. Here’s what you’ll get when you enroll...

- Help you locate the most affordable financing in the market and for your situation... This includes an analysis of your financial situation and recommendation of the HOME LOAN PROGRAM that is of the utmost benefit to you and your family!
- A Free Subscription to my “Home Locator” program. I’ll create a custom search model based on your personal home needs. Then enter you into our *Home Search* system where our computers will sift through the market twice each day to find hidden bargains and new listings before anyone else. Each day, I’ll forward to you homes on the market that meet your personal desires.
- I’ll evaluate the value of your chosen home so you buy the most home for your dollar...the very same way I described earlier...
- Negotiate the best possible deal for you so you avoid costly traps and pitfalls...
- Coordinate all inspections, appraisals, escrow and title services, with the very best firms, so you can feel confident and focus on other important tasks during your move...
- Because of my experience, I’ll make the entire process HASSLE FREE for you.
- Everything you do with me stays COMPLETELY CONFIDENTIAL.

So call me now at (405) 210-5319, and I’ll immediately arrange a convenient time to meet, or talk on the phone, and share with you my Home Buyer Direct Access Program.

Once you have read this report completely, make a list of any questions you would like to discuss, and call me at (405) 210-5319 to arrange a FREE meeting for a complete discussion of the home buying process. If you prefer, we can visit about the programs on the phone. I’m confident I’ll help you save thousands of dollars. My services are FREE to you.

THANKS FOR YOUR TIME AND INTEREST IN OUR SERVICES!