

# Free Home Buyer's Guide

Escape the Rental Trap and Buy  
The Home Of Your Dreams...



With No Credit Check and  
No Banks Needed

*Welcome*



*Home*



**Free Home Buyer's Guide:** Discover How To Escape The Rental Trap and Buy The Home Of Your Dreams With No Credit Check and No Banks Needed

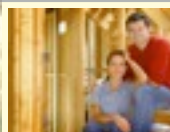


*Stop Building  
Equity For Your  
Landlord And Start  
Building Equity Of  
Your Own!*

## Inside This Guide You Will Learn...

- ✓ **The Shocking Truth About Renting: Is It Setting You Back Financially?**
- ✓ **The Single Most Powerful Strategy To Own A Home Without The Banks**
- ✓ **The 5 Things You Must Know To Protect Yourself In Any Creative Finance Transaction**
- ✓ **The Cold Hard Facts Of What It Costs To Rent A Home And Why You Can't Afford To Keep Paying Your Landlord's Mortgage**

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## **Free Home Buyer's Guide:** Discover How To Escape The Rental Trap and Buy The Home Of Your Dreams With No Credit Check and No Banks Needed

### **Homeownership... The American Dream**

Dear Future Homeowner,

Are you tired of your hard earned money going to pay your landlord's mortgage?

Are you tired of making your landlord rich while you simply dream about financial freedom?

Do you want to stop the cycle of ever increasing rents while you get nothing in return?

**Well, if this is you...keep reading.** This is going to be one of the most important reports you have ever read.

Millions of home buyer's dream of buying a home and experiencing the joys of homeownership but they are afraid of being rejected for a loan due to the tightened lending guidelines.

Many of them end up seeking alternative financing strategies but don't know where to begin.

More and more renters are realizing that if they want to escape the rental trap, purchase a home of their own and get on the road to a healthier financial future...now is the time.



The old saying "buy low, sell high" is not just a statement that applies when you're investing in the stock market, it certainly applies to real estate too. Right now the market is down which means **it's time to buy!**

**Homeownership is one of the best ways to invest your money** but unless you know exactly what you're doing, you could wind up making the biggest financial mistake of your lifetime.

Home buying options are far more plentiful than most people realize.

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There are many ways you can buy a home today, with good credit, bad credit and even no credit.

Unfortunately, one of the biggest mistakes made by well-meaning home buyers is that they attempt to buy a home without anyone on their team to offer guidance and expertise.

You may be one of those hard working people who want to buy a home and want to secure your financial future, but you are afraid of making mistakes, you are afraid of not knowing where to start, and you are afraid of how to make it happen.

Working with a reliable and trustworthy expert is the 'game-changer' and provides you with:

**Stop Wasting  
Your Hard Earned  
Money On Rent!**

- 1. Education**
- 2. Leverage and**
- 3. Protection**

## **The Truth About Renting: Is It Actually Setting You Back Financially?**

There are a variety of reasons that people choose to rent a home instead of buy a home.

Unfortunately, the reasons don't always make the best financial sense.

Typically, buyers come out in droves when the market is up and prices for homes are appreciating while fear sets in when the market begins to spiral downwards.

Coming from a financial standpoint, this kind of thinking is opposite of what you should be doing.

Just like the stock market, it's best to buy low and sell high, so while it's smart not to buy during the downward spiral, once the bottom is reached, it's the best time to buy.

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When looking at the decision to rent or buy, one of the few reasons to choose renting, is if your time in that city is temporary (i.e.. you have to move in less than 1-3 years). The transaction costs of buying a home usually make a short term purchase unwise.

Also, there are certain cities, like New York, where many times the cost of buying and renting are so far apart, that the best financial decision is usually determined by your financial situation.

Evaluate your situation and review your budget. Start thinking long term and make decisions on how it will affect your financial future.

Financial freedom and security is partly about having the ability to keep up with inflation and retire without the need to worry about money.

People dream of financial freedom and homeownership. Don't let fear stand in your way of making your dreams come true. Let's take a look at the **True Costs of Being Stuck In The Rental Trap:**

People dream of financial freedom and homeownership...

Don't let fear stand in your way of making your dreams come true.

**Your Landlord**



**"Thanks for paying my mortgage!"**

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**The Renter's Long Term Scenario:**

Year 2010 Monthly Rent: \$1,000

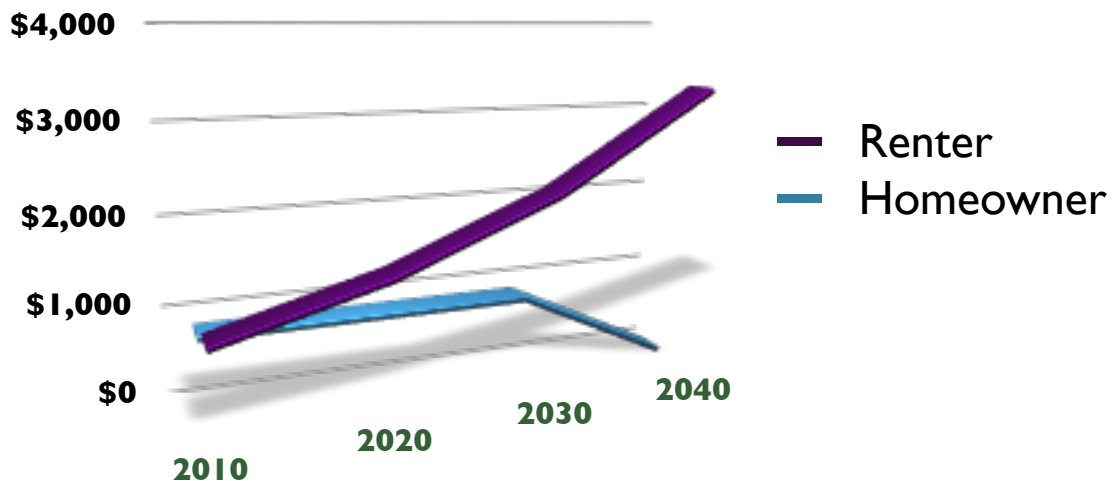
Year 2020 Monthly Rent after 4% inflation: \$1,480

Year 2030 Monthly Rent after 4% inflation: \$2,191

Year 2040 Monthly Rent after 4% inflation: \$3,243

**The renter has NO ASSET and the rental cycle will continue forever and keep increasing with inflation.**

**Monthly Obligations**



**The Homeowner's Long Term Scenario:**

\$150,000 home at 5.5%

Year 2010 Monthly Mortgage: \$850

Year 2020 Monthly Mortgage: \$850

Year 2030 Monthly Mortgage: \$850

Year 2040 Monthly Mortgage: \$0

**With the exception of property taxes, the homeowner is done...AND has an asset likely worth FAR MORE than \$150,000.**

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### How Does It Feel To Be Stuck In A Never-Ending Rental Cycle?

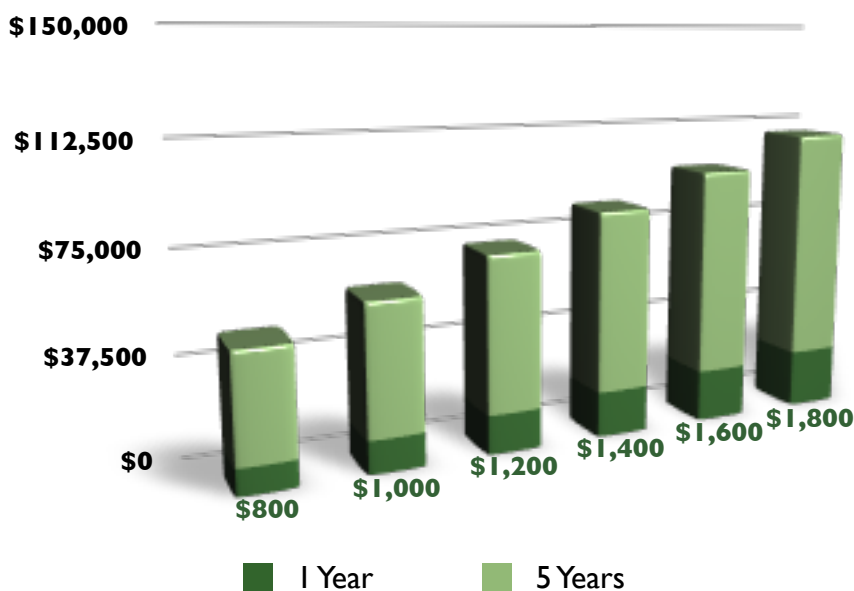
You keep trying to break free but month after month, your hard earned cash goes flying out the door to build your landlords wealth with absolutely no benefit to you.

How does it make you feel that every month you pay rent, you are paying down your landlord's mortgage and building up their equity?

Your hard earned money should be creating equity for you. To make it even worse, as inflation increases, your rent only continues to go up while your landlord's mortgage balance continues to shrink.

How thrilled are you to watch your landlord grow wealthy while you take care of their house and struggle to make ends meet?

Take a look at the chart below to see how much money you are throwing away...



<u>Rent</u>	<u>1 year</u>	<u>5 years</u>
\$800	\$9600	\$48,800
\$1000	\$12,000	\$60,000
\$1200	\$14,400	\$72,000
\$1400	\$16,800	\$84,000
\$1600	\$19,200	\$96,000
\$1800	\$21,600	\$108,000

*\*This chart does not factor in inflation or rent increases...*

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As you can see, the amount of money you lose is massive. On top of it, it's like an uphill battle trying to make ends meet and save money for a down payment all at the same time. Unfortunately, the longer you wait...the harder it gets.

Here are some of the financial reasons why buying puts you on a path to financial freedom:

### **Home Appreciation -**

The average homeowner moves every 5 - 7 years. History suggests that if you stay in any home for a decent amount of time, you'll experience significant appreciation in value, even if you factor in the recent decline in home values.

**Home equity -** Home equity is like having a personal bank account. The longer you own the home the more equity you build up. So while rent continues to go up, your mortgage payments remain constant. Each month, a greater percentage of those payments goes toward building your equity (or your home bank

account) instead of giving it to your landlord.

**Tax Advantages -** Every month's interest payment is a tax write off. You don't get to do that when you're renting a home and you certainly can't do that when you get a car loan. Just think if you were to use a home equity loan where the interest is tax deductible in order to get your next car. Now you are leveraging your equity.

### **No Rental Increases**

- Many landlords will evaluate their rental prices on an annual basis. They will typically consider rent increases knowing that their tenant will likely agree to the new rent increase as opposed to having to move.

**Freedom -** Freedom to do what you want, when you want. No more restrictions and having to ask permission in order to have pets, or to paint, remodel, park another car in the driveway or have visitors over for an extended stay.



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Naturally, at this point I bet you're wondering.. "What do I need to do stop the cycle of being a renter and turn into a homeowner?"

### **We Have a SIMPLE Solution...**

### **Owner Financing!**

Owner financing is when a seller of a home is acting in a similar way a bank would act in financing a buyer in exchange for a reasonable down payment. Essentially, the seller is going to be "carrying" all or part of a loan for a buyer.

**Owner Financing is ideal for many types of buyers!**

As homeownership has become increasingly difficult for millions of home buyers, an owner finance transaction allows you to get into a home TODAY and receive all the tax benefits without the strict loan qualifications required by lenders and

without having to put 20% down or pay all the loan fees.

As more seller financing properties start to become available, it will help keep the American Dream alive for millions of families across the country.

Owner financing is ideal for many types of buyers:

**Credit Challenged Buyers** - Typically, these are buyers who have recently had a "life event" such as a job loss, divorce, bankruptcy, medical issues or something similar.

Owner financing is the perfect vehicle to expedite the process of improving your credit and have the benefits of homeownership in a market where this normally would not be possible.

**Self-Employed Buyers** - Entrepreneurs will often look for owner finance homes simply because you typically 'write-off' all of your expenses to decrease your tax burden.

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**Traditional Buyers** - These buyers fall into two categories:

The first category of traditional buyers are people who can actually get approved for a bank loan, but they don't want to pay all the fees associated with it. These buyers also don't typically want to wait 30 to 45 days to get into their home, so they opt to find an owner finance home because it is quicker, easier, and less costly.

The second category of traditional buyers are people who have great credit but just can't fit into the rigid requirements of today's lending environment.

Just one example of a category two buyer is someone who has recently changed jobs, so they don't have two years of job history. This doesn't always cause a problem if you are in the same line of work, but how many people do you know that have recently lost their job due to downsizing, were able to find another job in the same field? I don't know of any, yet many of



those people do have a new job with a good income, but they still can't get a loan!

**ITIN Buyers** - ITIN stands for Individual Tax Identification Number. This is another group of buyers where owner financing is a perfect fit. Getting a loan is extremely difficult for these buyers and they are best served by finding a home where financing can stay in place for the entire 30 year term.

**Real Estate Investors** - Owner financing is also ideal for real estate investors who have already reached their limit for the number of bank loans they can get approved for. When this limit is reached, many investors will look to buy more properties utilizing owner financing strategies.

With owner financing, none of these issues matter. Approval is usually based on simply having a down payment, it's that simple.

What's more important to note is that not all owner finance transactions are created equal. Nor are the companies or

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sellers who offer owner financing created equal.

Unfortunately we live in a world where not everyone holds themselves to the same high ethical standard. Knowing this, it's important that you do everything you can to ensure you are completely protected.

I'll be sharing some key points in this guide that you'll want to be looking for in order to steer clear of shady transactions but before we get into that, let's review a few of the most common types of owner financing that you may come across.

### **3 Most Common Variations of Owner Financing**

- **Straight Owner Financing**
- **Wrap-Around Mortgage**
- **Mortgage Assignment** (this is one of the newest transactions that has some great benefits for the buyer)

**A straight owner finance transaction** is when the seller owns the property free and clear and they are

creating a lien or mortgage to offer you financing. This is also referred to as: Owner will Carry, Seller Financing, or Private Mortgage.

**A wrap-around mortgage transaction** is when the seller has an underlying lien(s) and "wraps" those current liens with his own lien (or note) to the buyer.

For instance, if the seller is paying \$1,200 a month at 5% interest to the bank who holds the first lien, the seller may wrap that lien with a new note to the buyer. The seller's new note to the buyer may charge \$1,500 a month at 7% interest so that the seller is receiving \$300 cash flow every month.

This is not unusual for sellers, especially if they have equity in their property or have chosen to use owner financing as an alternative to another investment where they are not getting a good return.



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**Finally, we have a mortgage assignment.** This is fairly new terminology, and it means exactly what it says. This is when the seller has an underlying lien, and they assign their current mortgage payments and terms over to a buyer.

Please note that a mortgage assignment is not an assumption. These two words may sound similar, but the definitions are quite different.

Most loans are not assumable, FHA (Federal Housing Administration) loans would be the exception. However the process of "assuming" an FHA loan is the same as getting a new loan, which means you need to get approved by the bank.

A mortgage assignment does not go through the process of being qualified by the bank. The seller is simply "assigning" their current payments and loan terms directly to a new buyer using the mortgage assignment strategy.

There are some exceptional benefits to doing a mortgage assignment because

many times you are taking over a very attractive mortgage.

*Low Interest Rates = Low Monthly Payments*  
*Reduced Mortgage Terms = Pay Loan Down Quicker*  
*Taxes and Insurance are = Less To Worry About*  
*many times already escrowed*  
*with the lender*

Some of the benefits you may see in a mortgage assignment that you might not see in other owner finance transactions are as follows:

Owner financing has been around for years, but always peaks in popularity during times when it's a buyers market and when home sales slow down due to tightened lending guidelines. In fact, in the 80's & early 90's, this was the preferred method.

Owner financing provides a solution for any buyer who wants to find and purchase a home without bank involvement.

For buyers that are credit challenged, this gives them all the benefits of home

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ownership and the time they will need to get their credit in shape to eventually refinance the home.

Owner finance transactions will also commonly have 3 primary documents:

### **The Note The Deed of Trust and The Warranty Deed**

The Note and Deed of Trust are there to protect the seller while the Warranty Deed protects the buyer.

Knowing what to watch out for in order to protect yourself is crucial in any creative financing transaction.

Unfortunately, what you don't know will hurt you and you could be easily taken advantage of.

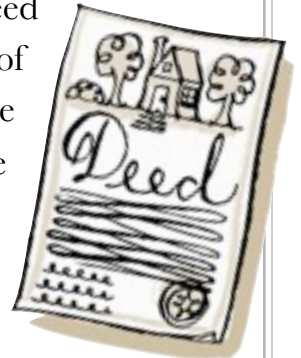


## **5 Full-Proof Methods to Keep Yourself Protected**

### **Protection Tip #1: Get The Deed**

In order to get full control of the property, the deed needs to transfer to you at closing.

There are many creative financing transactions where the deed will not transfer. Some of these transactions where the deed is not transferred are Land Contracts, Contract For Deed, Installment Contracts and others.



Here are the reasons that it is critical for you as a buyer, to get the deed:

As mentioned previously, there are 3 primary documents that you'll come across in an owner finance transaction.

The document that protects you as the buyer is called the Warranty Deed.

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This is a legal document that shows you hold title to a piece of real estate.

This document is recorded with the county after closing and will show in public records that you hold legal rights to the property.

The reason that this is so important is because if the deed is not transferred, you are not the legal owner even though you put down a significant down payment and are paying the monthly payment as well as taxes & insurance.

The real danger is if the original seller gets into any financial trouble, then



liens could be attached to the property in the event of a lawsuit.

### **Protection Tip #2:**

#### **Ask For A Title Run**

A title run, also referred to as a title search or an abstract of title, is a condensed

history of title pertaining to the property you are buying. The title run will tell you if there are any liens and will reveal any subsequent conveyances, liens, judgements or other encumbrances against the property along with a certification by the abstractor that the history is complete and accurate. This will give you confidence that you are not buying something that you can't resell in the future.

The reason this is so important is two-fold.

First, and more common, is that once legal title is transferred to you as the new owner, you assume all liens that come with the property. What that means is, if the seller didn't tell you that he didn't pay his contractor to install that gorgeous pool in the backyard, there could be a vendor's lien on the home that you'll be responsible for once title transfers to you at closing.

Other examples of liens could be tax liens, HOA liens, mechanics liens, etc... This is not something you want to get stuck being responsible for because it will prevent

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you from refinancing or selling the home in the future until that lien is paid off.

The second reason title runs are so important is because you want to ensure that the seller who is taking your down payment and selling this home to you is the actual owner of the home.

It's shocking that this is a concern at all, but any buyer who doesn't know the basics of how to protect themselves in these transactions may unknowingly hand over a substantial down payment to someone they think is the seller, only to find out later that you don't actually own the home because the seller who took your money wasn't the legal owner of the property.


A quick title run will prevent any of these types of unexpected surprises.

### **Protection Tip #3:**

#### **Ask For A Loan Extension Clause & An Appraisal Clause**

Nearly all types of owner finance transactions will have a balloon term attached.

A balloon term is when a loan does not fully amortize over the entire term of the loan. Rather there is a balloon payment required which means the entire balance of that note is due in full. The reason it is called a balloon is because of its large size.

For example, if you purchased a  \$200,000 home and your loan was \$180,000 with a three year balloon. This would mean you would make monthly mortgage payments for a period of 36 months after which time the entire remaining balance of the loan would become due in full.

Typically, in owner financing, the end of the balloon is when the buyer needs to be prepared to refinance the loan into their own name or payoff the loan if they have the cash to do so.

There are three important items you need to pay very close attention too in regard to your balloon term:

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1. **Term of the balloon.** Short balloons are dangerous and promote failure if the buyer is not given a reasonable amount of time to refinance the loan into their name.

2. **Loan Extension Clause.** A loan extension is to help protect you in the event of strict lending guidelines and an inability to get refinanced at the end of the balloon period as planned, at no fault of your own.

No one can predict the future lending environment and you want to protect yourself from what I call a "no fault" foreclosure.

If you have been paying your monthly mortgage on time and taking the necessary steps to position yourself for a loan approval within the timeline of your contract, you deserve a loan extension if lending guidelines are preventing you from getting a loan.

Terms tied to this clause are typically that the balloon can be extended for a

period of 12 months provided the buyer has made timely payments and sufficient efforts to get refinanced within the agreed-upon timeline.

3. **Appraisal Clause.** An appraisal clause is to help protect you if the housing market is in a slump when it's time for you to refinance.

Typically with balloons that last 3 - 5 years or longer, this is not likely to happen but nonetheless, it is a safety feature that should be put in place for the buyer. This clause will help prevent another type of "no fault" foreclosure where you may be

unable to refinance the home at the end of your balloon through no fault of your own, but because the home doesn't appraise.

Terms tied to this clause are typically very simple and state that the home needs to appraise at the time of refinance or the buyer will be granted an extension of owner financing until such time.



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To sum it up, any of these three items can result in your home being taken away from you if you did not take the appropriate measures to protect yourself in the contract and note.

### **Protection Tip #4:**

#### **Close With A Real Estate Attorney Who Specializes In Owner Finance Transactions**

It is absolutely critical to work with an attorney who specializes in creative financing transactions. You would be surprised as to how many real estate attorney's don't have the proper paperwork and disclosures.

A few of the main reasons why this is so important:

The attorney will properly explain the type of transaction you are entering into and can answer any questions you have about any of the closing paperwork.

The attorney will disclose all facets of the agreement and bring to light any

potential issues that you need to be aware of.

Real estate attorney's who specialize in this field are the ultimate experts on the law, how these deals work and how to structure the transaction correctly to protect all parties. They are in the position to give you the most accurate advice concerning your home purchase.

Closing with the right attorney may cost you a little more short term but it will save you thousands in the long run. Please note: We are not attorney's, but we've done hundreds of these transactions.

### **Protection Tip #5:**

#### **Get a Home Inspection**



Getting a home inspection means that you have found the home of your dreams, you're in your option period and you are in the final steps of the process of purchasing your home.

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A home inspectors job is to evaluate the property and identify anything that is damaged or not up to current property code. This can range from a cracked tile to serious foundation issues.

Most importantly, a home inspection is meant to make you aware of things that may cost you a great deal of money to get fixed, or safety issues that might bring your family harm if not addressed



The big picture here is not to nickel and dime the sellers so much that the entire transaction crumbles beneath you. Rather, the purpose of a home inspection is to help a buyer avoid any safety hazards or an unexpected \$10,000 bill that lands in your lap shortly after you move in due to an unknown issue.

A general inspection will likely cost you somewhere between \$250 and \$450,

but it's well worth the peace of mind and it pales in comparison to the money you'll spend making unexpected repairs.

Now that we have covered some of the most important things you should watch out for in order to keep yourself protected. Let's review the benefits of buying your next home using owner financing strategies.

### **8 Amazing Advantages of Owner Financing**

#### **Advantage #1: Easy Qualifying**

Owner Financing has no specific credit requirements and is ideal for ITIN buyers, self-employed buyers, or buyers who have damaged credit due to some major life event that may have even resulted in foreclosure or bankruptcy.

You can find a home you want to live in permanently with little to no qualifying. Approval is at the sole discretion of the seller which makes it a very attractive way

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to jump into the benefits of homeownership.

### **Advantage #2: Minimal Processing**

Owner financing requires very little paperwork in comparison to a traditional loan. The seller will sometimes ask a buyer to fill out an application. They will also likely require documentation to verify your employment and salary, as well as confirmation that you can provide the down payment requested. This type of transaction is much more personal and will not follow the stringent guidelines set by a bank.

### **Advantage #3: Flexibility**

Nearly everything is negotiable in an owner finance transaction and since the seller is acting as the buyer's bank, there is a greater opportunity to negotiate favorable terms.

### **Advantage #4: Lower Closing Costs**

Buyers will save thousands of dollars in closing costs when using owner financing strategies. Typically, there are no loan origination fees, processing fees, or other administrative or junk fees.

### **Advantage #5: Quick Closings**

Owner finance transactions can usually close in a matter of days, which means both buyers and sellers get to avoid the long drawn out process of traditional real estate transactions.

### **Advantage #6: Lays Groundwork for Refinancing**

As buyers make on-time monthly mortgage payments, this will create what banks call "seasoning" of the loan. Essentially, it proves to the bank that you've shown yourself to be reliable, and it will make refinancing easier once you come to the end of your balloon.



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### **Advantage #7: Homeowner Tax Deductions**

Buyers who could not otherwise have bought a home can now achieve homeownership and the benefits of the tax deductions that come with it.

This includes deducting interest payments and property taxes which may result in some added CASH in your pocket!

### **Advantage #8: Building Equity & Getting On The Path To Financial Freedom**

The largest and best performing asset in most people's investment portfolio is their home.

You will no longer be throwing your hard earned money to pay down your landlord's mortgage. Instead, every mortgage payment you make will be creating equity for you and building an asset that will put you on the path to financial freedom.

### **How would it make you feel to escape the rental trap and finally buy the home of your dreams?**

Well, don't stop reading, let's review how you can take your first step to homeownership and future financial freedom.



### **Quick And Easy Step-By-Step Process**

We've come to the point where you're probably asking yourself "How do I get started?"

I think you will be pleasantly surprised at how easy the process of getting into your dream home actually is.

Unlike the traditional way of buying a home which may take a minimum of 30-45 days just to get the loan taken care

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of, we can go from finding your home to closing on it in less than a week.

**Step 1: Visit our website and fill out your buyer profile.** Start by clicking on the areas where you are looking and telling us a little about the home of your dreams. Once you complete this quick process, the system will immediately generate home results from the largest private database of owner finance homes that fit within your home search criteria.

**Step 2: Let us know which homes you LOVE.** We will quickly set up showings so that you can be one of the first to view the inside of your favorite homes.

**Step 3: Fill out our buyers application and put down an earnest money deposit.** We will review your application and call you to let you know if the seller has approved you.

In order to secure the home, you will need to quickly get your earnest deposit to

us so that we can take it to the title co/ attorney and take the home off the market.

This is a critical step in the process. If we don't have your deposit and someone else calls about the home and gets their deposit to us first, the home will get sold to the other buyer.



**Step 4: Go to Closing.** Amazingly, this is the easiest part of the entire process. We will close with licensed real estate attorney's who will be there to explain all of the documents and answer any questions you may have.

Just show up with your ID's, final down payment money, sign a few papers and get your keys.

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### **Step 6: Start Packing and Move**

**In.** You did it! You are now a proud homeowner! You took action to help secure a better financial future for you and your family and that should make you proud.

You have broken the rent cycle and kissed your landlord goodbye. You are no longer one of those people who just “talk” about buying a home....congratulations!



### **Here's What You Need To Make Sure You Qualify**

We've made this program incredibly simple for our buyers to achieve the American Dream of homeownership. We

know your credit might not be in perfect shape and we understand you probably don't have a 20% down payment.

Our primary concern is to help you escape the rental trap and help you find and get into the home of your dreams as quickly as we can.

Good credit, bad credit, ugly credit or even no credit. You can qualify for one of our owner finance homes with one simple step.

All you need to qualify is a minimum of 5% to put towards the purchase of your new home.

It's never been easier to qualify. Unlike conventional lenders, we don't care if you borrow the money for closing. Many home buyers are eligible to use their 401K and that's fine too. We don't care if the money for closing hasn't been “seasoned” (sitting) in your bank account for the last 6 months and we also don't care if all you have is cash.

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**Free Home Buyer's Guide:** Discover How To Escape The Rental Trap and Buy The Home Of Your Dreams With No Credit Check and No Banks Needed

This single requirement is all you need and we'll take care of the rest. Don't let this final barrier prevent you from buying and owning the home you deserve. The road to financial freedom is at your feet.

I know how hard taking that very first step can be, but whatever your reasons, whether it be financial or just lack of knowledge, you simply can't afford NOT to become a homeowner.

Homeownership is one of the most important steps you'll take in your lifetime and it will change your life for the better.

By wasting precious time...you are throwing away thousands of dollars every year on rent. In our current market cycle, home prices will eventually begin to rise. Delaying could cost you thousands of dollars in equity.

It's time to write your last rental check. You have waited long enough.

You owe it to yourself and to your family to take action, start building wealth

and enjoying all the benefits of homeownership.

Imagine, you could be looking at homes right now and moving into your very own home next week.

It's that simple.

**Happy House Hunting!**



**Welcome**



**Home**

