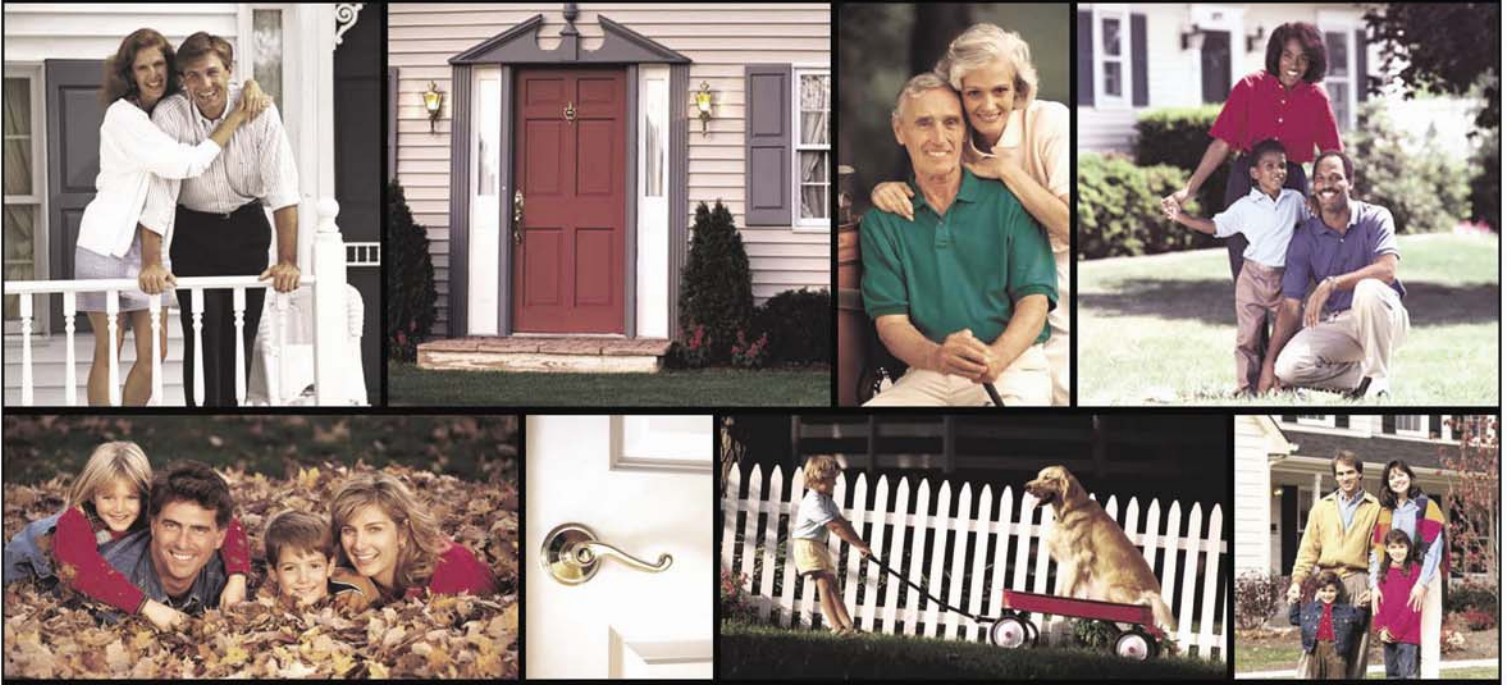


# *How To Buy A Home*



*With **ZERO** Down Payment!*

*Compliments of:*

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### ***It's interesting isn't it?***

It's interesting that people all around you – at work, at your church, right next door - own their own homes while others keep on renting.

You know who I'm talking about, don't you?

### ***Maybe this story will sound familiar!***

Saturday morning, Michael was feeling annoyed again. He didn't like the feeling, yet he couldn't stop himself - and it happened every two weeks. In fact, the feeling was getting worse.

Yesterday, he had talked about it with a couple of the guys at work and found out it annoyed them just as much. He poured his coffee, sat down at the kitchen table, and stared at his paycheck stub.

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*When renters were asked what was their biggest obstacle to buying a home, the number one answer, by far, was, "Not enough money for a down payment."*

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"Honey," he groaned to his wife, "Just look at the difference between our gross income and our take home pay! With all this money they take out - no wonder we can't save anything!"

His wife could only shake her head. She didn't have an answer either. "You'll go nuts looking at those numbers because there's nothing we can do about it. If we owned a home we'd have a ton of tax deductions - but we don't have any money for a down payment."

Michael knew she was right – but that annoying feeling just wouldn't go a way.

As Michael pulled his car out of the driveway of his rented home on Monday, he noticed his neighbor Bill heading off to work as well. The sight of Bill only increased his frustration.

He knew Bill well enough to know that Bill made about the same income, but *Bill owns his home!* He had never asked Bill where he got his down payment – after all, it seemed an intrusive question and he didn't want to look silly either. Maybe Bill got an inheritance or had a lucky stock tip really pay off.

Michael had reached the end of his rope. "I know there are people at work making the same money I do that own their homes." He was not leaving work that day until he found out how!

At work, Michael decided to find Jeff. He remembered Jeff talking about how much he needed to get a home. Jeff and his wife were expecting their first baby and had already outgrown their tiny apartment.

"How did you come up with all that money for your down payment?" Michael asked.

Jeff looked up from his desk, "I didn't have to!"

Michael was stunned. What did Jeff mean he didn't need a down payment? This sounded too good to be true. "No down payment at all?"

"That's right! I got a VA loan. I told my lender I served 4 years after school, they contacted the Veterans Administration and verified that I was eligible for a VA guarantee. I only had to come up with a little bit of money for closing costs!"

"Great! All I have to do is run out, enlist, and I can come back in 4 years and buy a house with no money down." Michael grimaced.

Jeff could sense Michael's frustration. "Hang on Mike. Before you decide between joining the Marines or renting forever, there are a lot of other options. The VA worked best for *me*, but my lender shared with me several ways to buy a house with no down payment."

Jeff continued, "I can try and tell you what I remember, but what you really need is a good Mortgage guy with a lot of experience working with zero down home loans on your side. The

right guy will look at your situation and help figure out what works best for you and why.”

“How will I know ‘the right guy’? What are the right questions for me to ask?” Michael asked.

“The right guy will be the one that asks *you* a lot of questions first. That way they can best understand *your* situation and *your* goals and recommend the strategy that best fit *you*!

Don’t go for the quick, empty promises – you know, the guy on the radio quoting a super-low rate just to get you in the door - or someone who promises you instant qualifying over the phone. Nobody can know what’s best for you if they don’t take the time to find out what you need?”

Michael couldn’t wait to get home to talk with his wife! This time, they weren’t going to just wish they could buy a home someday – this time they were going to do it!

***It’s true! You can buy a home with little or no down payment required!***

If you call most Real Estate companies today and ask them how much down payment it takes to buy a \$400,000 to \$500,000 home, you will probably be told \$20,000, \$40,000, or more!

That’s just not true! Today, there are many different ways for you to own a home with little or no money down and affordable monthly payments! So why do so many real estate agents insist you need a down payment? Here’s why:

1. Borrowers with a large down payment can usually qualify for more expensive homes. More expensive homes earn agents a higher commission, so most agents look only for buyers who have a large down payment.
2. Zero down payment home loans are more difficult to find and harder to implement. Additional regulations and extra paperwork are often involved with zero down payment loans – and the rules change more frequently than with conventional loans.

3. Many real estate agents have been burned before by inexperienced mortgage brokers who promise to get their buyer into a home for zero down only to have the financing fall apart at the last minute – causing heartbreak and possible financial loss to the buyer.

***Ready to get off the rent merry-go-round? Turn to page 6 now!***

***If you’ve read enough and want to take the next steps to buying your own home with zero down payment, turn to page 6 and make the call that will end your rent payments forever!***

If you want some more information before you decide, in the following pages, you will find 7 strategies outlined that can help you own your next home with little or no down payment.

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***You don’t need \$20,000, \$40,000 or more for a down payment!  
You can own a lovely home with ZERO down and affordable monthly payments today!***

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### ***Method #1: The VA Guarantees Loans For Qualified Veterans***

If you have served in the military, you may qualify for a VA guarantee. If you qualify, the VA will guarantee a lender against loss, therefore, with a VA guarantee, the lender will NOT require a down payment.

VA limits the loan amount it guarantees which makes it difficult to find a qualifying home in an expensive housing market like the Bay Area – but it is definitely worth investigating VA loans!

### ***Method #2: Other People’s Money***

That’s right. You can use *other* people’s money for your down payment!

No, I'm not talking about the guy on insomniac TV showing you no money down schemes with a 'one in a thousand' desperate seller. Some of these techniques may work, but they are very hard to find and have many potential pitfalls.

One down payment resource many people ignore is their friends and relatives. Before you dismiss this idea as intrusive and embarrassing - maybe a slight twist will help you.

Most people consider real estate an excellent investment. How many people do you know might have money in investments like stocks, bonds, or just bank savings accounts and CD's?

Think about it for a minute. Every investment guru tells you to diversify your assets. Maybe a parent or relative has money sitting in CDs or bank accounts earning next to 'zero' interest?

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*Don't be fooled by a super low rate or promises of instant qualifying! Find someone who takes the time to understand you and what's best for your situation!*

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Talk with them about investing some of that money in you! You offer them a note (a written agreement stating how much they lent you and how you will pay it back) and tie it to the home you buy with what we call a Deed of Trust.

They are secured by the home and can be paid off when you sell or refinance your home.

Meanwhile, they earn more than at their bank and you own your home with tax deductions and equity build up you otherwise wouldn't have. That's a win-win in anybody's book!

### ***Method #3: Government Programs***

The President & Congress have made it a high priority to help more people own homes because studies show the quality of life for individuals, communities and therefore the country is

enhanced significantly with home ownership. These government programs encourage, educate and assist people who have little or no down payment money qualify for a home loan.

Two of the most popular programs are FHA and FHA ACCESS loans. FHA, that's the Federal Housing Authority, is a part of HUD, the Department of Housing and Urban Development. You do not have to be a veteran or a public employee to qualify for an FHA loan. You don't even necessarily have to be a First Time Home Buyer!

Like VA, FHA does not actually lend money, they insure lenders against losing money if you do not make your payments. This insurance gives FHA the ability to dictate loan guidelines that make it easier to qualify for a home loan - even if you have had past credit problems or spotty job history.

The FHA ACCESS program adds a second loan to the regular FHA program to provide your down payment money as well allow you to finance a portion of your closing costs.

There are loan limitations on this program as geographical and income restrictions.

### ***Method #4: Money you might have right under your nose.***

We talk with dozens of people every week about getting into a home, and possible sources of down payment funds. In many cases these folks have savings they didn't know could be used to buy a home!

Does your company have a retirement investment plan - usually called a 401(k)? If so, you should know that a majority of these plans have a little known article called a "Hardship Withdrawal."

What does this mean? For medical emergencies house down payment, you can take your money out with no penalty! That's right - no penalty!

Call your company's plan administrator and ask about their hardship withdrawal policy. The rules vary from company to company, but you might already have saved your down payment money and it's already sitting there!

Also ask about a 401(k) loan that lets you borrow from your vested funds and pay it back over 5 to 10 years. The interest on your 401(k) loan usually goes into your account – so you're actually paying yourself! Check with your plan administrator for specific guidelines and policies.

### ***Method #5: CRA Loans***

In recent years, due to government incentives, a many lenders now offer loan programs that require little or no down payment money under the "CRA", or "Community Reinvestment Act".

CRA loans usually require little or no down payment and offer flexible credit and income standards for qualified borrowers.

There are income and geography limits – but they are more flexible than government loans.

### ***Method #6: PERS – Public Employees Retirement System***

If you are a member of the Public Employees Retirement System, the Legislature Retirement System, or the Judicial Retirement System then you may be eligible for this excellent benefit.

This program provides a below market fixed rate first loan in conjunction with a personal loan against your retirement funds.

If you are not sure whether you qualify or not, ask your employer. The rates are great on this program and it is 100% financing.

### ***Method #7: ZERO down payment loans through conventional lending sources***

Today, there are many 'combo' programs available to borrowers with little or no down

payment money – some with surprisingly lenient credit and income requirements.

Instead of one loan for the entire purchase price of the home, you obtain two loans. Typically the first loan is 80% of the price and the second loan is 20% with no down payment from you!

Some lenders offer zero down payment loan programs that are just one loan, and some lenders even have programs that help pay for some of your closing costs as well!

There are numerous options and the rates vary greatly depending on your credit, income and assets. The key is knowing which programs are presently available and what the current guidelines and restrictions are.

Conventional financing offers the most purchase

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*Make sure you get a Good Faith Estimate that includes ALL title fees, escrow fees, transfer fees and prepaid items so you won't have any closing cost surprises!*

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price flexibility, but credit and income standards may be stricter than some of the other programs and strategies discussed earlier in this report.

***Wow! That was a lot to digest – but now I want to learn more!***

We have only scratched the surface of strategies and programs to help you buy a home. If you're like most people, at this point, you've either got a headache or you're feeling a bit dizzy with information overload – that's normal.

*Congratulations!* By ordering this report and studying its contents, you are already taking smart steps toward buying your next home. One purpose of this report is to instill some confidence that you really can buy a home with no down payment and stop paying rent.

Hopefully you have been inspired to further investigate what is available to you and what is the best strategy or program for your situation.

Right now, you pay your landlord to enjoy all the benefits of home ownership. That's right, your landlord enjoys substantial tax benefits, equity growth as you pay down his mortgage, and increasing wealth as homes go up in value.

Do you want to see less of your hard earned money go to pay taxes? Do you want to grow your own equity – not someone else's? Do you want to enjoy owning an asset with tremendous appreciation potential?

***Stop paying rent and throwing that money down the drain! Turn the page and make the call that opens your door to home ownership!***

By ordering this report, you took the first steps to getting off the rent merry-go-round and getting on the road to home ownership - now take the next step!

***Is now a good time to buy a home?***

Did you know home ownership is one of the key ingredients to building wealth in this country?

If you take 100 people today and check in with them at retirement age, here is what you'll find:

- 25 will be wealthy and financially secure
- 5 will still be working to make ends meet
- 36 will be dead, and
- 54 will be dependent upon family or charity for their support

Owning your own home you can start building wealth and financial security for your future.

***What if my mortgage payment is more than my rent – don't I lose money then?***

Because of the tremendous tax benefits associated with home ownership, most buyers

discover they actually take home more of their paycheck when they own instead of rent.

Imagine a big tax refund every April or more take home pay every month. Let us show you how much you can save when you own a home.

But don't just consider the tax benefits of home ownership - ask yourself if the home you live in is worth more today than it was three years ago? Then ask yourself, after paying all that rent, *how much of that wealth do you get to enjoy?*

**When you own** -- no one can raise your rent!

**When you own** -- no one can tell you if you can have a pet or make improvements to your home!

**When you own** -- you won't pay your landlord's mortgage, you will pay down yours!

**When you own** -- you keep all the potential appreciation, not your landlord!

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*Every month, your landlord says,  
"Hi! And thanks for paying my mortgage!" He's smiling because you are building his wealth and financial security instead of creating your own!*

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***So, turn the next page and make the call that will help you take control over your life and put you on the road to home ownership!***

***What if I'm just not ready RIGHT now?***

Maybe you have some past credit problems, or maybe you have some debts you want to pay off first. Perhaps you have some personal things going on right now that need to get settled.

Take advantage of our free offer and learn some money saving and credit building tips that can help you 'be ready' sooner.

***Whether you are ready to buy today, or want to know what it takes to 'get ready' for sometime down the road, turn the page, make the call, and take advantage of our free offer!***

## ***Congratulations – you’ve decided to change your life for the better!***

We would like to offer you our free, no-cost, no-obligation Homebuyer Strategy Session. The entire information packed consultation will take less than one hour and arm you with the knowledge you need to buy your own home.

### ***Call today for your free, no-cost, no obligation Homebuyer Strategy Session!***

Reliance Realty and Portfolio Lending team up to offer you complete homebuyer services and special financing programs to help you find a lovely home in a wonderful neighborhood with little or no money down and affordable monthly payments. How?

First, we’ll help you find the best home loan.

We’ll show you what you can qualify for, what your down payment and monthly payments will be, and even how the US Government helps you save money when you own a home.

We’ll carefully explain all the different loan programs you qualify for and what programs and strategies will best fit your unique situation.

Next, we program our powerful computers to search everyday for new homes that fit your needs and your budget.

As soon as a new home becomes available, you’ll be notified so you’re always aware of what’s happening in the real estate market.

We have hundreds of homes to choose from,

and we’ll arrange private showings, at your convenience, as many homes as you want to see.

We’ll give you all the information you need to make a smart decision and stretch your home buying dollar every step of the way.

Finally, when you find just the right home, we’ll prepare and present a written offer on your behalf, negotiate with the seller to get the best value for you, arrange property inspections, counsel you on what all the different reports and disclosures mean, and coordinate all the details and paperwork for you to own your new home.

And remember, all of our homebuyer services are free to you! That’s right – free!

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***The right loan, the right home, the best value – that’s the Reliance Realty and Portfolio Lending home ownership experience!***

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*Thanks again for ordering our free report, “How To Buy A Home With Zero Down.” We hope you have found it interesting and informative.*

*If you know anyone who might benefit from the information in this report, please pass it along, or have that person call us to order their own copy of, “How To Buy A Home With Zero Down.”*

***To order additional copies of this report, please call Kelly Murdock at 925-226-0157.***

**To schedule your free, no-cost, no-obligation Homebuyer Strategy Session,**

**call Kelly Murdock at 925-226-0157 today**

**and get ready to open the door to your new home!**