

# Benefits of the Zero Cash Downpayment Program.

## 1. No Downpayment.

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 downpayment?

The general perception of many would-be-homebuyers and even that of some Realtors® is that a substantial downpayment is required in order to purchase a home. *This is simply not true.* Because of this perception many would-be-homebuyers feel they have to save for years before they have enough money for a downpayment 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 Downpayment Program you don't need a downpayment to buy a home.*

## 2. Buy a Home Now!

If needing a downpayment 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 Downpayment Program *you don't have to wait to purchase a home.*

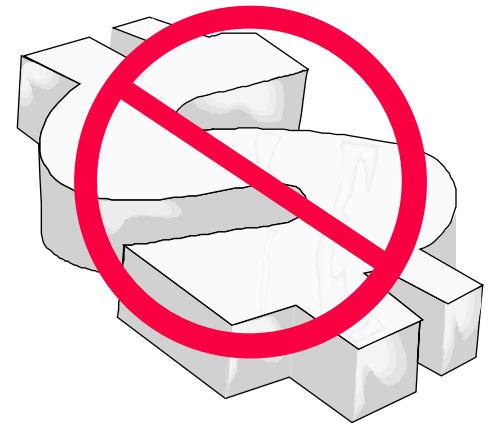
## 3. Approved Bank Program.

It is important to know that the Zero Cash Downpayment Program is an *approved bank program.*

Review this program with your lender or Realtor® who has specialized knowledge in financing and can assist you with the Zero Cash Downpayment Program.

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# 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 downpayment or that you do not want to liquidate financial assets to use as a downpayment, 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 downpayment.*

## Now you can realize the dream of owning your own home with zero downpayment.

The Zero Cash Downpayment Program offers you a way to buy a home with no downpayment. *That's right zero downpayment.* You may have owned a home before and are presently renting, or are a first time homebuyer and need a way to break into the housing market but held back because you thought you required a substantial downpayment. Or you may be in the position where you do not want to liquidate your financial assets to use as a downpayment on a home. Regardless of your present situation, you want a way to get into or to re-enter the housing market without having to make a cash downpayment. The Zero Cash Downpayment Program may be just the answer you need. Here's what is required to qualify for the Zero Cash Downpayment Program.

## Program Qualifications.

1. **An excellent credit history.**
  - no recent history of bad debts
  - consistent and timely payment of current liabilities.

2. **Limited liabilities.**

You will be required to disclose all current liabilities you have in order to determine how much more debt you can carry. (*ie. present car loan, credit cards, etc.*)

3. **At least 3 years of employment stability.**

You will be required to show proof of employment for the past 3 years, ie. a letter of employment from your employer or financial statements for the past 3 years if self-employed.

4. **The financial ability to carry larger monthly payments.**

Without a downpayment you will be required to meet the obligation of larger mortgage payments. Your monthly payments could vary from a few to several hundred dollars more per month.

## Under the Terms of the Program You Can Purchase Many Types of Properties.

They include:

- detached or semi-detached homes
- free-hold townhomes
- condominium townhomes

It is important to note that not all properties qualify for the Zero Cash Downpayment Program.

To ensure that you get an accurate picture of what properties may or may not be included in this program in your particular area, it is advisable to review the terms of the program with your Realtor®.