

## Buy a home with zero down

*"Now you can realize the dream of owning your own home with zero down payment."*



The Zero Cash Down Payment Program offers you a way to buy a home with no down payment. That's right zero down payment. 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 down payment. Or you may be in the position where you do not want to liquidate your financial assets to use as a down payment on a home. Regardless of your present situation, you want a way to get into or to reenter the housing market without having to make a cash down payment. The Zero Cash Down Payment Program may be just the answer you need. Here's what is required to qualify for the Zero Cash Down Payment 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 down payment 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 town homes condominium town homes It is important to note that not all properties qualify for the Zero Cash Down Payment 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®.

### Benefits of the Zero Cash Down Payment Program

1. No Down payment 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 down payment? The general perception of many would-be-homebuyers and even that of some Realtors® is that a substantial down payment 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 down payment 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 Down Payment Program you don't need a down payment to buy a home.

2. Buy a Home Now! If needing a down payment 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 Down Payment

Program you don't have to wait to purchase a home.  
3. Approved Bank Program It is important to know that the Zero Cash Down Payment 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 Down Payment Program.