

# “How to buy a new home without bank qualifying or a large down payment”

***Stop wasting your money on rent... or living in a house which doesn't meet your needs. Discover how to move into a better home now!***

**S**ome people are tenants by choice. But most people would prefer to enjoy all the benefits of owning a home if at all possible. It can be the single most important investment you ever make. A lot of people's personal wealth is made up mostly from equity they've built through years of responsible home ownership.

We believe buying a home should be at the top of your goal list. And, **we have a number of homes for sale right now with flexible owner financing.** Our unique approach to selling houses can help you achieve the reward of owning your own home faster and easier than going the traditional route. Here are the benefits you can be enjoying by working with us:

#### **You can move fast**

When you buy a home from us you can move in quickly and easily. Most of our properties are available immediately. Get into one of our homes in just a few days with our flexible owner terms or set a date further out.

Compare that to buying an owner occupied home through an agent. How frustrating! First you have to qualify for a loan which could take 3 to 8 weeks. **We require no bank financing.** Then you have to coordinate your move subject to the schedule of the seller. Look out if the seller wants everything contingent on them getting into their new home. Their deal can fall through at the last minute stopping you or delaying you from moving in. That can become a nightmare if you've already lined up a moving van, or given notice to your landlord, or sold your previous home.

#### **Avoid bank hassles**

Banks and mortgage lenders are picky. They prefer to do only the easiest and safest loans. Trying to please them and jumping through all their hoops can drive you nuts. It is especially difficult when your credit is less than perfect or your debts seem too high to the lender. Or maybe you're self-employed or new to the area.

Our owner financing programs make buying easy. You enjoy the peace of mind of having a solid move-in date. There are no last minute lender requirements to stop us from closing or moving you in. Depending on what you want and need, we'll make you a loan to buy or rent the home to you until closing. Start enjoying your new home even if you are still raising more money to put down.

If we decide the best option is to rent to you until we close, you'll have some breathing room and no pressure. We can then work with you to get a favorable bank loan or help you build up the down payment required to close with easy owner financing.

#### **Own your own home...now!**

Don't be forced to throw your money away on rent just because you need time to get a bank loan. Each month you get nothing but receipts...with no equity build up... no tax benefits... no appreciation... and no pride of home ownership.

Are you tired of maintaining and fixing up a house you don't own? Do you want more privacy in a bigger or better house?

Even if you don't have perfect credit... or a large down payment... or if you're self-employed, there are

loans available for you. Whatever your current situation, there's probably a home loan that is just right for you. And we'll "walk across hot coals" to get you in one of our nice houses, even if it means financing you ourselves.

#### **Work directly with a creative and flexible seller**

Start enjoying all the benefits of owning your own home. Have lenders and brokers told you that you can't qualify?

We're a local real estate investment company specializing in helping families buy a home without the normal hassles of going through the bank qualifying process. We have nice homes in all sizes, locations and prices. As the owner, we can offer several unique programs that can help you buy a home, even if you don't have the proper financial picture or credit history to please a bank.

Our lending criteria are vastly different from a bank's. We'll take into account the circumstances that may have damaged your credit in the past. We'll fairly evaluate your present employment situation and current debts. In most cases, we can find a method of financing you, getting you into one of our houses.

#### **Buy with no money**

If you're in a position to qualify for a new mortgage, we may be able to help finance your down payment and closing costs. If you can qualify for 100% financing now, we may be willing pay your closing costs. You could get in **with no money down.**

Some of our buyers can qualify for 95% to 97% bank financing. In those cases, we might recommend one of several "home buying grant programs" available without qualifying. These grant programs can "gift" the 3%-5% down payment you need to close.

#### **Buy with a small down payment**

There are a lot of creative things we can do even if your credit is less than perfect... or you lack local employment history...or your income is hard to prove... or you have another house for sale... or you're stuck in a lease... or you've had a bankruptcy or foreclosure... or you have outstanding collections.

And when you don't have enough money down to close with seller financing, we have several other programs to give you immediate ownership benefits. Our "lease purchase" or "rent to own" program can get you into the home of your choice with a small down payment.

This program offers a creative way of helping you build equity and enjoy market appreciation. We'll then work with you to get you closed as quickly as possible with the best mortgage and terms. In the meantime, you can be enjoying your new home, sprucing it up how you want. Since you're in the process of buying the home, we have few concerns about smoking or pets.

Then show off your new home and experience a new sense of pride. You'll have the time needed to qualify for traditional financing, establish your income, clean up your credit, build up your down payment or pay off debts.

#### **No reason to wait!**

Many tenants are willing to live somewhere that does not reflect their preferred lifestyle because it's "temporary." Don't put up with noisy, unkempt, and sometimes frightening neighbors. Or inefficient heating systems or poor maintenance. Or undesirable schools. Or rising crime rates. Or what about the landlord who shows up with little or no notice... even entering your home without your knowledge?

When you're in a home of your own, you have

more freedom and peace of mind. You deserve to live better. Let us help you improve your lifestyle now!

Stop living in a house that is too big or too small. Stop putting up with uncooperative landlords. Stop getting by in a house that's too hard to maintain. And stop spending your hard-earned money on rent when all you have at the end of the year is a pile of receipts.

#### **Quickly qualify for the best mortgage**

The credit reporting services most lenders rely on can be unfair. Rarely does your credit report reflect your true ability to borrow money and keep your agreements. The Fair Credit Reporting Act gives you certain rights and the ability to reestablish damaged credit. We work with several top-notch companies who specialize in helping you raise your credit rating.

If your credit history needs improving, it may take 3 to 12 months to get you qualified for a very favorable mortgage through a bank or mortgage lender. The good news is that we may be able to get you into a nice home now while one of these companies can be handling your case. Our owner financing programs are designed to give you the time you need.

Another way we can help is to refer you to a professional mortgage broker who'll examine your current income, credit and debts. Then they can tell you what's available now or in the future. They'll give you suggestions and a plan putting you in the best position to get approved. No longer will getting a new loan be a mystery. Having time and a plan to work on your financial situation can save you tens of thousands of dollars in the long run.

#### **Is owning within your grasp?**

It's the American dream. Some people will never achieve it. But most people do not have the opportunity you have right now. Let us help you buy a nice home sooner than you expect. **Get on our Buyer's List today!** Let's see if we have an attractive home now that fits your budget and lifestyle. A home you can move into quickly and easily, with or without bank qualifying... with or without a down payment.

If one of the homes available now doesn't get you excited, then we'll keep looking, notifying you of our new properties as they become available.

There are several easy ways to find out if we have a home for you:

- 1) Go to [www.kbhomesolutions.com](http://www.kbhomesolutions.com),
- 2) Call our 24 hour answering service to request a property listing: **1-888-764-4797**,

- 3) Call **me** at our office for personal assistance at **786-285-8002** and tell us about yourself and what you're looking for. Let us show you how to overcome any home buying challenges you're facing. There's no cost or obligation. We don't charge a fee to get you into one of our homes or to help you explore your options. **Joining our Buyer's List is free.**

If you're spending your money on rent now, or if you'd like to buy a better home, let us help you. We select several of our properties each month to sell for cash, with a new loan or with flexible owner financing.

You may be able to get into a new home without bank qualifying, without a substantial down payment and (in some cases) with no money down.

Sincerely, **Viju Koottungal**  
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[www.kbhomesolutions.com](http://www.kbhomesolutions.com)  
**1-888-764-4797**