

TAMPA HOME-BUYING HACKS

SAVE MONEY, GET THE BEST DEAL,
AND BUY SOONER THAN YOU THINK



STEPHEN DISPENSA

INTRODUCTION



TAMPA

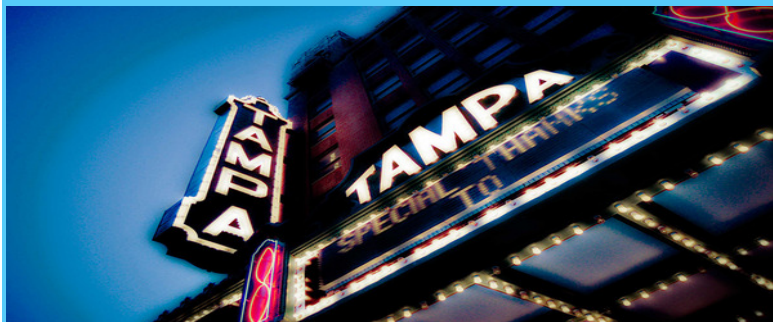
FLORIDA

Cigar City, The Big Guava, America's Next Great City. They may call our city a million different things, but you're ready to call it one thing: Home

Congratulations! The decision to buy in Tampa is a wise one. As of 2017, Investopedia had listed Tampa as the healthiest real estate market in the entire United States.

There's never been a better time to buy in Tampa. Property values are on the rise as new investment in our city has brought incredible opportunities. An attractive climate, job opportunities, incredible arts and nightlife, and affordable cost of living have made Tampa an extremely desirable location.

The best part is Tampa has many opportunities available to home buyers. This guide is designed to help you make the most of everything Tampa and the surrounding area has to offer to help you get into a house quick.



Many of first-time buyers are confused about the home-buying process. It can be quite intimidating. Mortgage approvals, credit scores, down-payments, closing costs, the list goes on and on.

I'm here to tell you that it doesn't have to be confusing. In fact, there's a whole bunch of "hacks" you can use to not only buy the house of your dreams, but come out way ahead in the process.

Whether you're concerned about not having enough for a down payment, your ability to get a mortgage, or finding a home you can afford, this guide has you covered.

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INTRODUCTION (CONT.)

So if you're reading this guide, do me one favor. Don't hesitate to take action on any of these "hacks". Housing prices aren't going down anytime soon. Mortgage rates are rising. And many of the "hacks" in this guide may not last forever.

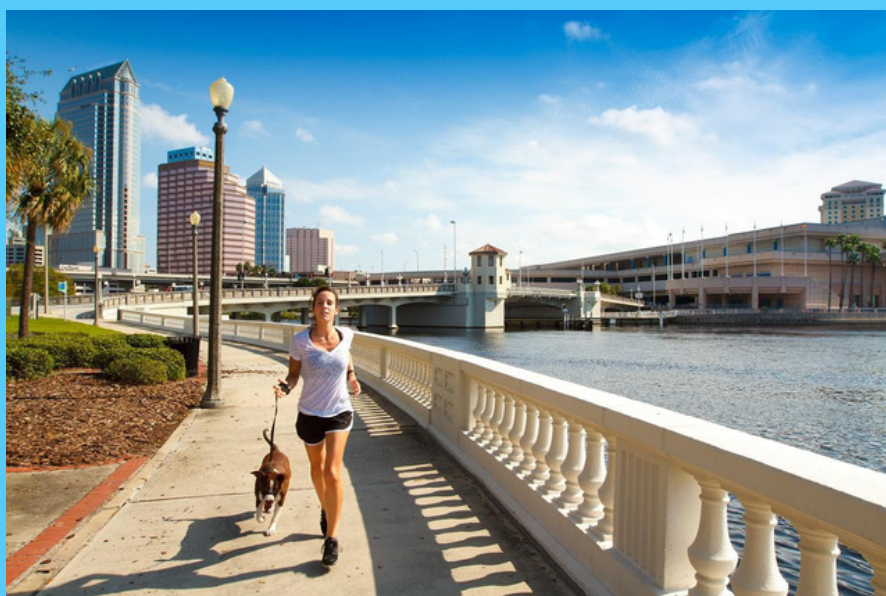


I've included my direct phone number and email address on every page of this guide. If you have any questions on anything in here, feel free to call, text, or email me at any time and I'll walk you through it.

Regardless of whether you work with me or someone else, remember as a buyer it doesn't cost you anything to utilize the services of a Realtor to buy a home. I want you to have the best experience possible buying a home that you're going to love for years to come.

So let's get started, and help you get the best home at the best price.

- Stephen Dispensa



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OVERVIEW OF THE HOME-BUYING PROCESS



So you've decided you're sick and tired of paying rent. You're going to take the big step into home ownership. You start spending nights searching the internet for properties you might want. You see a home you like on Zillow or Trulia. You call up a random Realtor or the listing agent and decide to go look at it tomorrow. Maybe if you like it, you'll put in a low-ball offer and see what happens, right?

Wrong.

Although I admire your motivation to jump right in, buying a home is a process. It can be a long one, and it's only made longer by not completing the steps to home ownership in order. But I promise you, if you follow these steps in the right sequence, not only will you be in a house much quicker than you think, but you'll be able to buy more house for less money down AND save on your monthly payments.

Step 1 - Plan Your Downpayment



It's a common misconception that you need to put 20% down to buy a house. In fact you may not need to put down anything at all (more on that later in this guide).

A great thing about buying in Tampa is that both The City of Tampa and The State of Florida offer programs to help first-time home buyers with down payment assistance. I'll be going into

detail on these programs in a separate chapter.

Regardless of where your down payment money is coming from, it's important to think about this early in the process because it has a chain effect in your process. The amount you're able to put down will affect how much you can finance, how much you can finance will affect what home you can buy, etc.

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OVERVIEW OF THE HOME-BUYING PROCESS (CONT)

Step 2 - Get Pre-Qualified/Approved



Combining your down payment plans with your income and assets will let a lender figure out how much they can loan you towards your purchase.

Once you have a pre-qualification/approval you'll be able to confidently put an offer on a home.

Step 3 - Begin The Home Search With a Realtor

A Realtor will help show you everything available on the market and represent you throughout your process. They can help you with every step in your process, and the best part? Our services are free to buyers. Sellers pay our commission.



There are plenty of great Realtors in The Tampa area (including the author of this guide, hint hint, wink wink, nudge nudge :)

Step 3 - Make an Offer on a Home

Once you've found the perfect home, your Realtor will help you submit an offer to purchase it. Work with your Realtor to come up with a solid offer. This offer will include:

- Purchase price
- Down payment amount
- Time to close
- Mortgage contingencies
- Inspection contingencies
- Any other contingencies



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OVERVIEW OF THE HOME-BUYING PROCESS (CONT)

Step 4 - Begin Escrow Period



Once you and the seller have agreed and signed a contract, the escrow period begins. This period has other names including "under contract" or "pending close" but they all mean essentially the same thing.

Here's what will happen during this part of the process:

- You will send an agreed upon amount of money, the "good faith deposit" to the title company. They will hold this money and apply it at closing to your down payment or closing costs.
- You will hire a home inspector to inspect the property for any issues such as leaks, electrical problems, termite damage, foundation issues, etc. They make sure the home doesn't have any hidden problems that you need to be aware of.
- Your bank will likely ask you to have an appraisal done. They will take measurements of the property and compare it to other properties in the area to make sure the house is worth the purchase price.
- During this time period your loan will be sent for underwriting and final approval by your lender.
- The title company will do a title search and make sure they can provide a clean title. This protects you and insures the seller has the right to actually sell the house, and there are no liens or other issues that could cause headaches for you in the future.
- As long as there are no title issues, the title company will issue you a title insurance policy at closing, normally paid for by the seller. This insures that you will be reimbursed in the unlikely event that there are any title issues after you close.

Step 5 - Close

Congratulations! If you made it this far in the process your home is ready to close. At the closing table you'll bring the remainder of your down payment money, your bank will disburse funds to the seller, and you will take possession of the house.



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HACK #1

GET A MORTGAGE WITHOUT PUTTING 20% DOWN

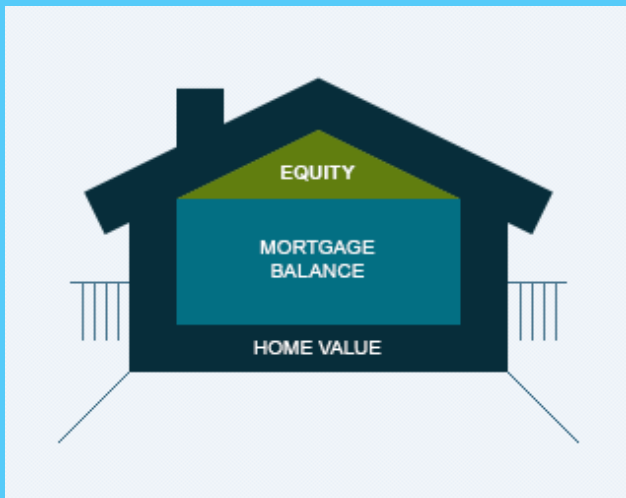


If there is one misconception that comes up time and time again when it comes to buying a home, it's the belief that you need to have 20% down to buy a home. This couldn't be further from the truth.

But let's look at where this 20% myth comes from, and why 20% is still an important number.

First, we need to understand how mortgages work.

In Florida when you purchase a home with a mortgage you are borrowing money from the bank and pledging your house as security in the event that you don't repay the loan.



As this illustration on the left shows, your home's value is split between your equity in the home, and your mortgage balance.

Let's say you buy a house worth \$100,000.

You put down \$20,000 and take a mortgage for \$80,000. In this case, you have 20% equity or \$20,000 in equity. The other \$80,000 you'll pay back, with interest, typically over 30 years.

Here's the thing though, the bank doesn't want to wait 30 years to make money off of your loan. They only have so much money to lend, and they need to get the money they lent you back as quick as possible so they can lend it to another home owner. This is where the secondary mortgage market begins.

You've probably heard of Fannie Mae and Freddie Mac. These names were thrown around quite a bit on the news back during the housing crash in 2008.

Here's what you need to know about them:

They're both Government Sponsored Entities who "buy" your mortgage from the bank.

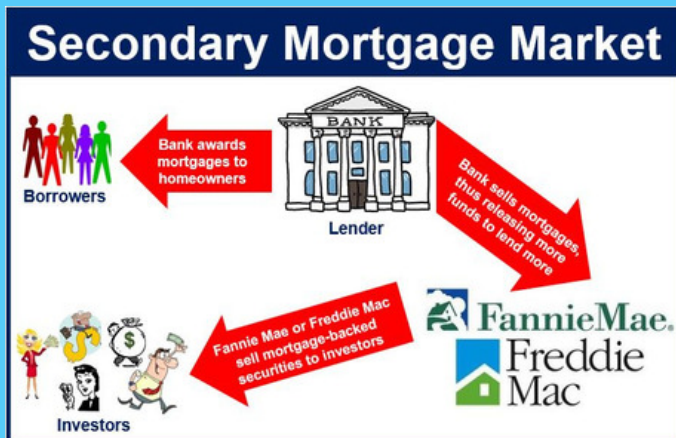


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HACK #1

GET A MORTGAGE WITHOUT PUTTING 20% DOWN (CONT)



This helps make sure there is plenty of money available for banks and lenders to loan to homebuyers. However, Fannie Mae and Freddie Mac will only buy loans if they are "conforming" which means that the loans meet their standards.

These standards include the size of the loan, the creditworthiness of the borrower and their ability to repay among other factors.

The other important factor that comes into play is the size of the down payment. Typically, if a buyer is putting down less than 20%, they will need to purchase Private Mortgage Insurance. This can be paid for either upfront or in the form of a monthly premium. Typically you will only need to carry this policy until you have 20% equity in the house.

So what are your options if you want to buy without putting down 20%?

- Take a conventional mortgage with as little as 3% down and pay Private Mortgage Insurance until you reach 20% equity. (Speak to your lender about your options)
- Take out an FHA Loan with as little as 3.5% down. This is a loan insured by the Federal Government which offers reduced mortgage insurance. However, you must carry this insurance throughout the life of the loan.
- Take out a USDA Loan in qualifying areas with as little as \$0 down. These loans also must be insured, but the USDA allows you to roll this insurance into the loan amount so you can pay it off over the period of the loan.
- Look into down payment assistance through The City of Tampa, Hillsborough County, and State of Florida available programs.

As you can see there are plenty of loan options available to you that don't involve putting 20% down. We'll dive into each of these a bit deeper as we get into further hacks in this guide.

The most important thing to get your loan process going is to find the right lender. There are plenty out there, but I'd recommend speaking to your Realtor first to see if they have any recommendations. T

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HACK
#2

GET DOWN PAYMENT ASSISTANCE



FREE MONEY!!

Well, not exactly but almost. You see, we're very lucky in Tampa to have a number of government programs available to us to help first-time home buyers purchase a house.

There are down payment assistance programs available through The City of Tampa, Hillsborough County, and The State of Florida.

I know what you're thinking, "Steve, why would the government be giving away money to people to buy homes?" Well, home ownership is a cornerstone of the US economy. Higher rates of home ownership has a domino effect on the economy. If there's a higher demand for homes, builders will build more homes, which creates construction jobs. Those construction workers will need to eat lunch, creating restaurant jobs. Those restaurants will need food, which creates agricultural jobs, and so on and so forth.

So what are the programs available?

City of Tampa Mortgage Assistance Program

- Designed to help low/moderate income families achieve the dream of homeownership.
- Provides UP TO \$14,999 in the form of a secondary loan
- No payments required on this loan
- Loan is forgiven if borrower stays in the home for a minimum of 5 years
- Must sign up through an approved Housing Counseling Agency
- Assistance will be granted based on funding availability and borrower's income.
- Must attend a Homebuyer Education Class and complete application with the Housing Counseling Agency
- Must meet income limits (see next page)

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GET DOWN PAYMENT ASSISTANCE (CONT)

City of Tampa Mortgage Assistance Program

| FEDERAL HUD AND STATE INCOME LIMITS 2017 | | | | | | | | |
|--|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| HOUSEHOLD SIZE = | 1 Person | 2 Persons | 3 Persons | 4 Persons | 5 Persons | 6 Persons | 7 Persons | 8 Persons |
| MODERATE INCOME (120%) | 50,280 | 57,480 | 64,680 | 71,760 | 77,520 | 83,280 | 89,040 | 94,800 |
| LOW INCOME (80%) | 33,500 | 38,300 | 43,100 | 47,850 | 51,700 | 55,550 | 59,350 | 63,200 |
| VERY LOW (50%) | 20,950 | 23,950 | 26,950 | 29,900 | 32,300 | 34,700 | 37,100 | 39,500 |
| EXTREMELY LOW (30%) | 12,600 | 16,240 | 20,420 | 24,600 | 28,780 | 32,960 | 37,100 | 39,500 |

If your income level meets either the LOW INCOME or MODERATE INCOME limits in the above chart, you qualify for Mortgage Assistance from the City of Tampa.

So how do you get the funds? Simply contact one of the three approved Housing Counseling Agencies below and they'll set you up with a Homebuyer Education Class and Housing Counseling. During you're counseling session they'll help sign you up for Tampa's Mortgage Assistance Program or any other program you're eligible for.

Center for Affordable Homeownership (THA)
5301 W. Cypress St., Tampa FL 33607
(813) 341-9101

Solita's House
3101 E. 7th Ave, Tampa FL 33605
(813) 425-4847

Housing & Education Alliance (HEA)
9215 N. Florida Ave, Ste. 101, Tampa FL 33612
(813) 932-4663

The folks at all of these organizations really do fantastic work. They've helped countless people achieve the dream of home ownership and are some of the hardest working, most compassionate people out there.

Even if you exceed the income limits above, these agencies can still offer you Housing Counseling and Homebuyer Education to help you get your finances in order before purchasing. I HIGHLY recommend signing up for their programs.



GET DOWN PAYMENT ASSISTANCE (CONT)

Hillsborough County First Time Homebuyer Assistance Program

If you're looking for a home in the Tampa area OUTSIDE of The City of Tampa (this includes unincorporated Hillsborough County, Temple Terrace, and Plant City) you may be eligible for down payment assistance through this program.

- Designed to help very low, low, and moderate income families achieve the dream of home ownership.
- Provides UP TO \$14,999 in the form of a secondary loan
- No payments required on this loan
- Loan is forgiven if borrower stays in the home for a minimum of 5 years
- An additional \$5,000 is available for certified nurses, certified teachers, certified fire fighters, certified law enforcement officers, active duty military personnel, and Veterans of Military Service
- Assistance will be granted based on funding availability and borrower's income.
- Must attend a Homebuyer Education Class and complete application
- Must meet income limits

| FEDERAL HUD AND STATE INCOME LIMITS 2017 | | | | | | | | |
|--|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| HOUSEHOLD SIZE = | 1 Person | 2 Persons | 3 Persons | 4 Persons | 5 Persons | 6 Persons | 7 Persons | 8 Persons |
| MODERATE INCOME (120%) | 50,280 | 57,480 | 64,680 | 71,760 | 77,520 | 83,280 | 89,040 | 94,800 |
| LOW INCOME (80%) | 33,500 | 38,300 | 43,100 | 47,850 | 51,700 | 55,550 | 59,350 | 63,200 |
| VERY LOW (50%) | 20,950 | 23,950 | 26,950 | 29,900 | 32,300 | 34,700 | 37,100 | 39,500 |
| EXTREMELY LOW (30%) | 12,600 | 16,240 | 20,420 | 24,600 | 28,780 | 32,960 | 37,100 | 39,500 |

If your income falls in the very low, low, or moderate bracket on the above chart, you are eligible for Hillsborough County's First Time Homebuyer Assistance Program. Please contact one of the following counseling agencies to begin your process:

Corporation to Develop Communities of Tampa
1907 East Hillsborough Ave. Suite 100 Tampa, FL 33610
(813) 231-4362

Housing & Education Alliance (HEA)
9215 N. Florida Ave, Ste. 101, Tampa FL 33612
(813) 932-4663

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HACK
#2

GET DOWN PAYMENT ASSISTANCE (CONT)

State of Florida Hardest Hit Fund Down Payment Assistance

Whether you're looking to buy in Tampa or elsewhere in Hillsborough County, you may be eligible for the the Florida Hardest Hit Fund.

- Provides UP TO \$15,000 in the form of a secondary loan
- No payments required on this loan
- Loan is forgiven if borrower stays in the home for a minimum of 5 years
- Assistance will be granted based on funding availability, applicant's income, and qualifying FICO score.
- Must attend a Homebuyer Education Class and complete application
- Must meet income limits

You can check online to see if you qualify at:

http://apps.floridahousing.org/StandAlone/FHFC_ECM/ContentPage.aspx?PAGE=0277

Otherwise while attending Housing Counseling for The City of Tampa or Hillsborough County, your housing counselor will help you apply.

Other Parts of The Tampa Metro Area

So you can see there's several programs available to you in Tampa and Hillsborough County to help you get money toward your down payment. There are programs available in Pinellas County, Pasco County, St. Petersburg, Clearwater and other areas in and around Tampa. Too many to list. Just shoot me a line and I'd be happy to tell you which program is best for you.



Don't miss out on these programs. If you're eligible they can get you into a house faster than you've ever dreamed. The funding for these programs may not last forever. Call, text, or email me today and I'll help you get started.

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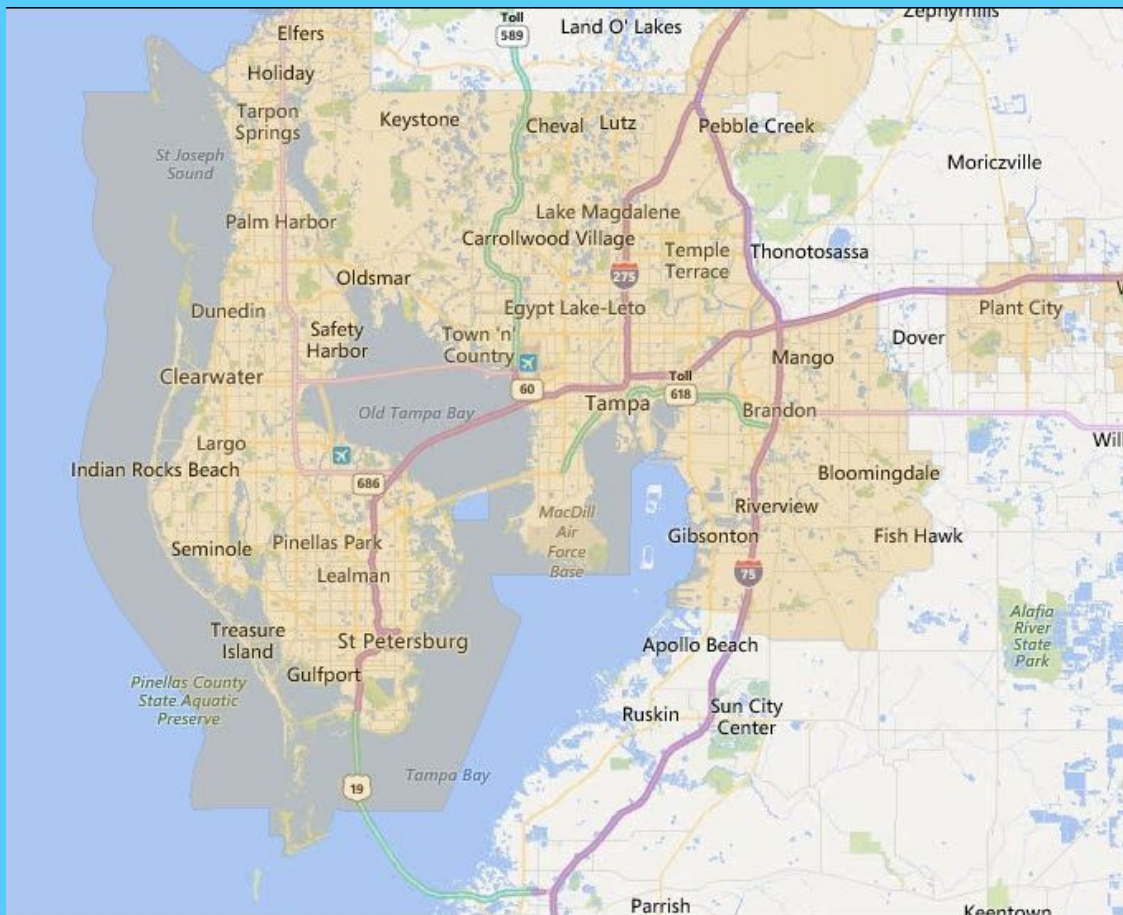
HACK
#3

GET A \$0 DOWN USDA MORTGAGE



What the heck is a USDA Loan?

The United States Department of Agriculture has created several loan programs designed to "improve the economy and quality of life in rural America". The good news is that several areas just outside of Tampa qualify for this program. See the map below:



The darker areas of the map are ineligible for USDA loans. You can see this includes The City of Tampa, all of Pinellas County, and parts of Hillsborough. However, Land O Lakes, South Hillsborough County, and parts of Manatee County are all eligible regions inside the Tampa Metro Area.

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HACK #3

GET A \$0 DOWN USDA MORTGAGE (CONT)

You can get a USDA Loan through two different methods:

- **Loan guarantees:** The USDA guarantees a mortgage issued by a participating local lender — similar to an FHA and VA loans — allowing you to get low mortgage interest rates ***without a down payment***. If you put little or no money down, you will have to pay for mortgage insurance.
- **Direct loans:** Issued directly by the USDA, these mortgages are for low- and very low-income applicants. Income thresholds vary by region. With subsidies, interest rates can be as low as 1%.



To get started, contact your local lender to see if you qualify for a USDA loan. Or call me and I can go over what areas are eligible, suggest some qualified lenders, and go over your options for getting a USDA Loan to buy a house with zero down.

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HACK #4

GET A VA LOAN



Thank You For Your Service

Like USDA and FHA Loans, VA Loans are backed by the federal government and designed to help active duty military personnel, reservists, national guard members, and veterans obtain low cost, low or no down payment home financing.

Here's some basic information about VA Loans:

- **No Down Payment Required**
- **Seller Can Pay Loan and Closing Costs** (within reason).
This means eligible borrowers can buy with literally no out of pocket costs
- **No Mortgage Insurance**
- **VA Funding Fee:** The VA Loan does require an upfront fee, typically between 2.15% and 3.3% to originate the loan, however this can be wrapped into the loan amount or even paid by the seller. No matter what you won't have to go into your pocket.

In order to qualify for a VA Loan you must be on active duty or honorably discharged and have served:

- **90 days** in wartime
- **181 days** in peacetime
- **24 continuous months** if enlisted after 9/7/1980
- **6 years** if in the National Guard or Reserves



To get started, contact your local lender to see if you qualify for a VA loan. Or call me and I can go over your eligibility, suggest some qualified lenders, and go over your options for getting a VA Loan to buy a house with zero down.

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HACK
#5

GET PRE-QUALIFIED/APPROVED



Is There a Difference?

Yes, and it's a big one.

A Pre-Qualification is an **estimate** of how much home you can afford.

A Pre-Approval is a **commitment** from a lender to fund a loan at a specific amount and interest rate. Obtaining this is a much more involved process.

The advantage to being **Pre-Approved** is that your lender will already have all of your financial documentation by the time you make an offer on a home. This will allow you to close much faster once you have an accepted offer. It also makes your offer more attractive to sellers as it gives them added confidence that your loan will close.

Pre-Qualification is much easier to obtain, and is the bare minimum you should have before going out to look at houses with a Realtor. To get a Pre-Qualification you only need to give your lender a basic idea of your income and they'll do a quick check of your credit score. You can usually get these letters very quickly after just a brief conversation with lenders.

Pre-Approval is more involved and requires all the documentation for your loan application, which may include:

- **Proof of Income:** 30 Days of Pay Stubs, 2 Years of Federal Tax Returns, 60 Days or Quarterly Statements of all accounts, 2 years of W-2 statements
- **List of Assets:** (To prove you have funding for down payment) Bank and investment account statements, Notarized Gift Letter if receiving down payment money from a relative, confirmation letter if receiving down payment assistance from the government
- **Liabilities:** Any other debts you have (car loans, credit cards, student loan payments) that affect your monthly Debt to Income (DTI) ratio
- **Credit Score:** The best interest rates reserved for **720** score and higher. Important number to get to is **620** for FHA and most low down payment loans
- **Employment Verification:** Pay stubs, verification letter or phone call with employer, if you're self-employed you will need additional paperwork
- **Other Documentation:** Drivers license or state ID card, Social Security Number, Signature to allow them to pull a credit report.

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HACK #5

GET PRE-QUALIFIED/APPROVED (CONT)

This process should take a few weeks. At that point you'll get a conditional commitment in writing for an exact loan amount and interest rate. This will allow you to make your offer and close much faster than you could if you only started the application process after putting a house in contract.

Now, what if you have issues in this process? The biggest problem we see today are self-employed people that have a low **net-income** due to their write-offs and deductions. Thankfully, there are a number of ways to qualify income for a loan, including only looking at bank statements. Your best bet is to speak with a mortgage professional as soon as possible to get qualified for the maximum amount.

What if you're not approved?

- Ask your lender to have another loan officer look at your application for a second opinion
- Find a lender who can send your application in for "manual underwriting"
- Work with them to find a credit repair specialist
- Always remember, the lender wants you to get approved and will work with you to make it happen. Lenders make their money by lending you money and have every incentive to get you mortgage ready



If you're ready to start the mortgage process, contact me today. I can hook you up with some great lenders that will help get you mortgage ready regardless of your circumstances.

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HACK #6

GET A STEAL ON THE PRICE OF YOUR HOUSE



As I'm writing this guide, it is difficult for buyers in Tampa to get a great price on a house. Prices are high, demand is high, and inventory is extremely low.

Even with all that, it's still possible to find a bargain in this competitive market.

However, when you find one, be prepared to move fast before someone else grabs it from you. Follow these tips:

Shop in the Off-Season: The winter and spring is the busiest housing season in Tampa. The best times during the year to find houses that didn't sell and lock them up at a discount are during the summer months and the end of fall / early winter. Great bargains can be found in July and August, as well as November and December. Anyone selling during these periods is either motivated to move or didn't sell in an earlier season.

Look For Houses Back on the Market: Sometimes houses are put into contract but fail to close. This can be due to a variety of factors, and you shouldn't assume it means there's anything wrong with the house. Perhaps the buyers failed to get financing. Perhaps the purchase was contingent upon the buyers selling their home first and their sale fell through. Regardless of what happened, houses that return to the market are almost always priced lower than their original list price. Ask your Realtor to show you homes that are BOM (Back on Market)

Fixer Uppers: I know, we all watch the house flipping shows on HGTV and think we can swing a hammer and put up drywall. But be forewarned, fixer uppers almost always have issues that run beyond the actual work that needs to be done. Financing these homes can be a real headache, especially if there are no appliances in them. Many of the Down Payment Assistance programs require the homes to be fully functional with electric turned on, working plumbing, and all kitchen appliances installed before they'll let you purchase.

Foreclosures: Bank owned properties can be a great buy, but are always difficult for first time buyers to purchase. Many banks will not be allowed to drop their list price for at least 90 days. If the house is a real opportunity, you'll likely be competing against seasoned investors ready to buy with all cash.

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HACK #6

GET A STEAL ON THE PRICE OF YOUR HOUSE (CONT)

Short Sales: Short Sales do present an opportunity to sometimes purchase a home for less than it's worth. A short sale occurs when a homeowner is being foreclosed upon by the bank. Rather than let the bank take the home and go through the REO process, they decide to sell it themselves for less than what they owe on the mortgage. Although the bank doesn't like to lose money, it is usually cheaper for them to accept a short sale price rather than spend all the money and time needed to foreclose on the home. It also helps the seller because a short sale does less long term damage to their credit when compared to a foreclosure.

However, be warned that the price listed on a short sale is always contingent on bank approval. I've seen it happen where at the last minute a bank asset manager decided not to approve the short sale and blew up a deal just days before closing.



Regardless of when you're shopping, or if you're looking for BOM properties, foreclosures, or short sales the best thing you can do to find a house for the right price is to work with a Realtor. They'll be able to put together a free market analysis for you to make sure that you're offering a competitive price, and help you recognize a great deal when it comes in front of you.

If you're looking for a great Realtor who can get you a home at a great price, don't hesitate to give me a call, text, or email.

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HACK #7

GET SELLERS TO PAY YOUR CLOSING COSTS



If you're buying your first home, you're probably not all that familiar with closing costs. I'm not going to go terribly deep into them here, but just understand that there are a number of charges that you as a homebuyer are responsible for when purchasing a home. When purchasing a home with a mortgage, there are even more costs you are responsible for that relate to closing the loan.

Some of these costs can include document stamps, intangible tax, appraisal costs, discount points, title fees, loan origination fees, tax services fee, home warranty, document preparation fees, and so on. All told these costs can total thousands of dollars that must be paid, in cash, at closing. They cannot be "rolled" into the loan. . . .

Or can they?

There's a workaround to finance your closing costs and keep more cash in your pocket, but you need to be aware of it at the time you make your offer. The workaround is to use seller concessions to pay your closing costs. At close, your seller will pay these costs.

Buy why would your seller be willing to do this? Normally, because you're offering them more for the house than they would normally get. Let's take an example.

Let's say you see a house on the market for \$310,000, but realistically it's worth \$290,000. You estimate that if you purchase the house, you will have \$10,000 in closing costs. When you make your offer, you actually offer \$300,000 with 20% down on the house. However, the offer is contingent on the seller paying your closing costs.

At the closing table, you bring your \$60,000 down payment, the bank finances \$240,000 and the seller gives you back a credit for \$10,000 to cover your closing costs. The seller still received the \$290,000, but they were able to help you cover those costs and ensure the deal closed.

Getting sellers concessions for closing costs is tricky business. Talk to your Realtor or lender today to see what's possible and what your best options are.

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HACK #8

GET A REALTOR

Shameless self-promotion, beating a dead horse, and a broken record. All three of those things are probably less annoying than the number of times I've told you to use a Realtor in this book. That doesn't mean I'm not gonna take one last shot at it.



To be honest, I don't even like Realtors much and I'm one of them. There have quite sadly been some people in our business who have made quite a bad name for us. But I've noticed more and more the "stereotypical" Realtor has been changing in recent years and it is definitely to the benefit of our customers.

Today's Realtors are sharp, have access to incredible homes and technology, and partner with the best lenders, closing agents, inspectors, insurance agents, and other partners out there. We can help you through your home buying process from getting your first pre-qualification, to helping you arrange your moving trucks, to helping you home-stead your property to receive tax discounts.

And the best part is that as a buyer, our services are typically **completely free** to you. We get paid by the sellers in most transactions out of the proceeds from their sale.

I've included my contact information on every page of this guide. You can also visit:

<http://www.cinematicsalesteam.com/request-appointment>

On that page you can fill out a simple form to tell me a bit more about what you're looking for and I can help you start your search.

I hope you've found the information in these guide useful. And I hope you're able to take some of the ideas presented in here and use them to get closer to your first home. I'll leave you with a quote.

"People who own property feel a sense of ownership in their future and their society. They study, save, work, strive and vote. And people trapped in a culture of tenancy do not."

- Henry Louis Gates

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