

Looking to own a home but can't qualify at a bank due to credit scores or down payment monies required?

Instead of renting, lease/option or lease/purchase arrangements, why not move into the property, be an actual home owner, get the tax benefits and not have to worry about bank qualifying. See benefits below!!!!

You will NOT need:

- To worry about your credit score (no minimum credit requirement)
- 10%..20% or more for down payment
- To worry about PMI (private mortgage insurance)
- Conventional Bank Financing or Bank Qualifying (don't need to qualify that way)

You WILL:

- Receive ALL the benefits of home ownership: **including your name on the deed**
- Receive **tax deductability** for your monthly payments
- Be able to be in the home fast
- Need about 5% down (**however this will be financed into the property so net is no down payment**)

All that is required up front is the transfer fee and any closing costs.

You will pay a little more than the average rent in the area for these type of benefits. But if you are getting the tax benefits, the net of that at tax time will be as if you were paying rent. You will also be building up equity and having pride of home ownership. Don't get caught up on paying out option monies, security deposits and/or last months rent: let those monies work for you on home ownership.

This will be at this time 100% owner financed. Down the road when you can qualify, you would refinance and at today's rates, why wait to get started.

I will even put a positive rating on your credit report for on time payments helping with your credit score.

- 3 Bed 2.5 Bath w/ upstairs loft.
- Central Location (close to downtown and the airport).
- Home in Phoenix (near 15th Avenue and Baseline: 85041 area code).
- Large Pool-Sized backyard with RV Gate.
- 2 Car Garage with open kitchen and dining area.
- Built in 2002.
- 2050 Square Feet.
- Brand new carpet and interior paint (entire inside) in July 2007.



Front of home with north / south exposure



RV Gate with large side yard area for your boat or RV.



Large back yard with room for a pool and much more.

