

They Found
an Affordable
Quality Home.
So Can YOU!



YOUR HOME BUYING SOLUTION™

An organization dedicated to providing you with an affordable quality home and assisting you in pre-qualifying for the financing you'll need to buy your home.

When you qualify for a mortgage, you may purchase one of our affordable homes in any location in your county, depending on availability of the houses.

We are not a mortgage broker. We do not receive any fees for our work in cooperation with local and national financial institutions who may be able to provide you with a low interest mortgage and other government assistance.

Our mission is to increase the availability and affordability of quality houses and help you obtain the financing to purchase your home.

You CAN Own An Affordable Quality Home!



EVEN IF:

- ⇒ You have **BAD CREDIT**
- ⇒ You don't have the **DOWN PAYMENT**
- ⇒ You've had a **BANKRUPTCY** or **REPOSSESSION...**

**WE
WILL
HELP YOU!**



YOU may be able to pre-qualify for a **low-interest mortgage**, and **pay as little as \$500** toward the purchase of your home!



**NO money up front.
NO application fees.**

**Call Toll-Free:
(888) COOL HOMES
(888-266-5466)**

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for information NOW!**

6 REASONS TO BUY A HOME

1. Pride of Ownership

This is the number one reason why people yearn to own their home. Home Ownership gives you and your family a sense of stability and security. It is making an investment in your future.

2. Appreciation

Although Real Estate moves in cycles over the years, Real Estate has consistently appreciated. Most people view their home investment as a hedge against inflation.

3. Mortgage Interest Deductions

Home Ownership is a superb Tax Shelter. Your home mortgage interest is fully deductible on your Tax Return.

4. Property Tax Deductions

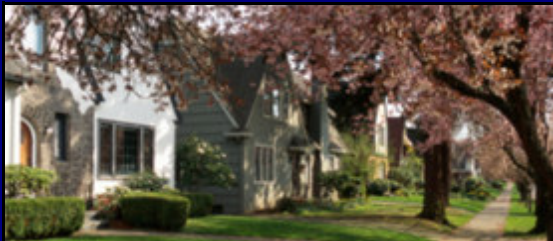
Real Estate Property Taxes paid for your home are fully deductible for Income Tax Purposes.

5. Capital Gains Exclusion

If you sell your home you can exclude your profit (with certain limitations) from Capital Gains Tax. Your profit would be free from taxation.

6. Mortgage Reduction Builds Equity

Each month, part of your monthly payment is applied to what you owe on your mortgage. Unlike rent, your mortgage payments over time build equity for your family.



HOW OUR 4-STEP HOME OWNERSHIP PROGRAM WORKS

1. You must be pre-qualified by the mortgage lender for a low-interest rate mortgage. The amount of the Mortgage Pre-Qualification will determine the price range from which you can choose one of our quality homes.
2. Once you are Pre-Qualified, we will arrange for you to meet our participating Real Estate Broker. The Real Estate Broker will take you to look at some of our quality homes in your price range. When you select the home you want, the Real Estate Broker will guide you through the contract process. No money is needed at this time.
3. The signed contract for your purchase of the home you selected will be forwarded to the Mortgage Lender. They will process and issue a final commitment to provide you with a Low Interest Mortgage based on the home you have contracted to buy.
4. A Closing Date will be set up at a convenient time. A closing specialist will explain each document to you. At the closing, depending on the Mortgage Lender's program, you may have to contribute a minimum of \$500 to \$1,000 toward the Closing Costs. Some Lending Programs, depending upon the availability, do not require you to contribute any money toward the Closing Costs.



Buying a Home will probably be the largest purchase you make. Take your time and don't hesitate to ask questions, so you can thoroughly understand the process and each document.

Buying your own home is a wonderful experience...

We Can Help You Fulfill Your Dream!

**Call Now to
Pre-Qualify:
(888) COOL HOMES
(888-266-5466)**