

**HomeSeminar.Info News Letter**

Robert Leonard,

Future Home Realty, Inc

**Realtor & Buyer's Agent,**  
**Guiding Buyers to Homes!!**



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**FUTURE HOME REALTY**

**Get up to \$22k in Down Payment & closing cost assistance!**  
**Let's get an approval letter, & Go Make some offers**

**Here's a link to my YouTube Video**

**<https://www.youtube.com/watch?v=zSkYPtqEO6U>**

**Buyers need a 640 credit score or higher, & need to be a first time home buyer, or, haven't owned a home last in 3 years, and the bank will generally approve up to 45% of income going out, that's the allowed Debt to income Ratio limit.**

**For example, if a buyer makes \$4000 a month, 45% of \$4000 is \$1800, and the \$1800 going out has to include the house payment, car payments, credit cards, student loans, etc.**

**This \$22k in down payment & closing cost assistance uses a method called layering, where a buyer receives help on State, County, & City Level.**

**Here are some helpful links, for State Bond Program, & Hillsborough & Pinellas County Housing Finance Authority.**

- 1. <http://www.floridahousing.org/programs/homebuyer-loan-program-wizards/down-payment-assistance-programs>**
- 2. <http://hillsboroughcountyhfa.org/down-payment-assistance-program/>**
- 3. [http://www.pinellascounty.org/hfa/pdf/first\\_mortgage.pdf](http://www.pinellascounty.org/hfa/pdf/first_mortgage.pdf)**

**The first step is to get an approval letter from a lender. Most banks don't participate in the Multiple layers of down payment assistance.**

**Give me a call (941) 400 -2833, if you like a list of loan officers that can provide this multi layered down payment assistance, on the State , County, City Level.**

***Once you get approved with a lender, then, go take an home buyer education class. There's in person classes, available, there's online classes available... it's up to the lender to decide what they will accept. The lenders I'm familiar with, allow a buyer to take a free online home buyer education class!***

***Keep in mind, the Provider for the home buyer education, doesn't make the loan, and will have nothing to do with your loan file, after they provide the education certificate. They want their certificate in your loan file, as they hope to get reimbursed about \$500 for providing the education, when the deal closes. In my opinion, these classes are a way for professionals to inject themselves in the process. For example, they'll be pitches from home inspectors, banks, insurance companies, all trying to earn your business, when buyers are in class.***

***Once approved with a lender, & have the home buyer education certificate, Find an experienced buyer's agent, & go make some offers. Need to get property under contract, & close on a home, to receive up to \$22,500. It Takes about 30 days to close, using the Down Payment Assistance programs.***

***When you're looking at homes, see the sign in front of the house, that's the listing agent, that by law, represents the seller. It's best for the buyer to have their own buyer's agent, that represents the buyer's interest. For example, if a buyer makes a good faith deposit, & the deal doesn't close, the listing agent can keep the good faith deposit. Also, if the property needs repairs or other issues, the listing agent will always take the seller's side. It's best for the buyer to have their own buyer's agent, that represents the buyer's interest.***

***Buying a home, is like putting to pieces together, for a puzzle, and, if you like, I'll be happy to help you put the pieces of the puzzle together.***

***In Summary, get approved, get a home buyer education certificate, find a buyer's agent, go look at homes, & make some offers!***

***Contact Robert at 941 400 2833, phone/text..for more information on buying a house!***

***Robert Leonard, Future Home Realty, Inc (941) 400 - 2833  
Your Realtor & Buyer's Agent, to help you receive a home!!.***

***[www.HomeSeminar.Info](http://www.HomeSeminar.Info) Website***

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