

**HomeSeminar.Info
News Letter**



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Realtor & Buyer's Agent

Buy a house in 10 - 14 days! Need 620+ credit score, low debts, & able to put 3- 5% down! Let's Go Look at Some Homes & Make some Offers!!

I have information to help you buy a home in 10 -14 days, in the Tampa, St. Pete, Sarasota/Bradenton, Lakeland, Orlando, Jacksonville areas, & everywhere in between! Here is a link to my You Tube Video!

<https://www.youtube.com/watch?v=7shGN9g5sOM&t=14s>



These programs are available for buyers with a 620 credit score or higher, & able to put down 3 - 5% of the purchase price. For example, on a 100k home, 3 % down is \$3000, on a \$200k home, 3 % down is \$6000, & a buyer must have low debts. If a buyer needs help with the down payment, it can be a gift from friends or family, or, a loan, against your 401k. I can help you get down payment assistance, but those loans take about 30 days to close.

We will ask the seller to pay the closing costs.

To buy a house in 10 -14 days, First, Get an approval letter with a direct lender with no overlays... As your buyer's agent, I have a list of lenders I can provide you with! We can go see some homes & make some offers!

Gather documents in a folder, as the documents may need to go to different people in the bank, that may not share the documents with each other.

Buyers will need their last 2 paystubs, Last 2 months bank statements, Rent receipts, Last 2 Years W2 & Tax Returns, & copy of your driver's license. If necessary, Go to IRS.gov & click on get my tax record, to get W2 & Tax Return. <https://www.irs.gov/individuals/get-transcript>

Once you have these items, you can get a pre-qualification letter, to know how much a bank will agree to finance. Next, need to get a property under contract! Go look at homes, to see what's on the market. Be ready to make an offer, if you see something you like. Last I heard, 1000 people a day move to Florida. Recently, I've sold over 15 homes, & some buyers were successful, with signing a blank offer, that can be easily adjusted. We can send the offer to multiple homes! Some sellers are committed to signing the first offer, with all the terms they want in it.

After an offer is accepted, time for inspections. The 3 main types of inspections are whole house inspection, 4 point inspections, & wind mitigation inspection. The 4 point inspections cover the 4 main points of the house, Roof, Electrical, Plumbing, & Heating /AC. The wind mitigation inspection covers features on the roof, that will provide discounts on home insurance.

After inspections, the buyer usually pays for the appraisal, & the appraiser determines the value of the home, and if the home is in condition to comply with government loan standards. Many appraisers will put a twist on the deal, to make sure the buyer has a buyer's agent that is competent & willing to expend efforts to put the deal together. For example, the appraiser may require certification the roof will last 3 years, or, the water to be tested, water heater replaced, etc, or many other lots of itty bitty stuff, that if the buyer doesn't have people representing their interests, the deal may fall apart, & Sellers try to keep buyer's good faith deposit. Under the new Far Bar Contract, if the buyer

doesn't finish the 30 day window for financing, the seller can keep the good faith deposit, & split it with the listing agent.

Some listing agents have perfected the ability to take buyer's good faith deposits. For example, a listing agent could demand a \$5000 deposit, & insist the buyer get approved with their lender. Buyer makes the good faith deposit, & applies with the listing agent's lender. Appraiser comes out, & the buyer may think they are headed to closing, but the appraiser has put conditions on signing off on appraisal. The listing agent may not want to go back to their seller & request repairs. If the clock runs out for completing the appraisers repairs, the seller can keep the good faith deposit, & split it with the agent. It's better for the buyer to have their own buyer's agent that will look out for their interest.

AS a buyer's agent, I get paid by commission only, & only if the deal closes! The sellers have agreed, to pay a commission to a Realtor, such as myself, that can help a buyer qualify, & complete the transaction. Let me help you qualify, & make some offers!

After the appraisal, the buyer should finalize the documents the bank is requiring, to get the clear to close. Bank may require documents such as Divorce decree, proof of child support, proof old debts are paid off..etc.

After cleared to close, Buyer should wire the Cash to close, to the title company and do a final walk thru, with their agent. After final walk thru, We'll head to the title company..... where the good faith deposit was made, & buyer signs the papers, & it's the buyer's house!

Contact Robert Leonard, with Future Home Realty, at (941) 400 2833,
if you want to buy a house, in 10 -14 days!!

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FUTURE HOME REALTY



FOR
SALE



Let me
Help you
Buy your
HOME

 **Down Payment
Assistance** 640+ Credit

 **USDA No Money
Down Loan** 600+ Credit

 **VA, FHA, Fannie
Mae, Programs &
More**

I'll help you make offers on homes, with these loan programs! Let's go see some homes today & make some offers

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Your Realtor & Buyer's Agent, to help you receive a home!!.

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