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**Issue  
3/19**

A Monthly Insight into the Current Real Estate Market

# on location

**current topics >>>**

## *How To Buy A Home With Little Or No Money Down!*

*... now you can realize the dream of owning your own home with zero down payment!"*

This Program offers you a way to buy a home with no or very little down payment. That's right, as low as zero down payment. You may have owned a home before and are presently renting, or are a first time homebuyer and need a way to break into the housing market but held back because you thought you required a substantial down payment. The Zero Cash or Little Money Down Payment Program may be just the answer you need.

**For more Information CALL 1-844-704-0286 and enter ID# 1074. You can call any time, 24 hours a day, 7 day a week.**



## **3 Ways to Buy a Home for Less Money**

### *Be a Smart Buyer and Save Thousands!*

*A new report has just been released which helps homebuyers to save a significant amount of money when purchasing a home.*

If you're like most homebuyers, you have two primary expectations in mind when you start looking for your dream home to buy.

First, you want to find the home that perfectly meets your needs and desires, and secondly, you want to purchase this home for the lowest possible price. When you analyze those successful home buyers who have been able to purchase the home they want for thousands of dollars below a seller's asking price, some common denominators emerge. Negotiating skills are important, but there are three additional key factors that must come into play long before you ever submit an offer. This topic has been the subject of extensive analysis by industry experts, and a summary of their findings, and a specific step-by-step purchase plan for homebuyers, can be found in a new special report called "**Homebuyers:**

**How to Save Thousands of Dollars When You Buy**". This free report outlines the psychology of how sellers set their asking

price, and gives you 3 simple steps to follow, before you even set foot in a seller's home, which will ensure you are able to successfully slash thousands of dollars off the price of the home you want. **To hear a brief recorded message about how to order your free copy of this**

**FREE report call 1-833-567-4536 and enter ID# 1014. You can call any time, 24 hours a day, 7 day a week.**

Call now to find out how you can save thousands of dollars when you buy a home.



hot new listings >>>

# Beat Out Other Buyers to HOT New Listings

Find out about available Homes for Sale, including Properties that are not advertised publicly and not yet listed on Internet Platforms like Zillow, etc.



## V.I.P. Buyer

Well you don't have to talk to anyone because our advanced computerized buyer analytics system will search out ALL homes currently listed, anywhere in the area by all real estate companies. All you

need to do is to enroll into our FREE V.I.P. Buyer Program. We enter your home-buying criteria, including price range and preferred area and our system will provide you with detailed property info, including address, price and full listing details, of all the homes that match your criteria.

## Take Your Time

Why call a high-pressure sales agent who will just make you feel obligated when all you want is a hassle-free way to know about the price, location, or particulars of homes for sale?



## Get to know available Properties before Others

Be faster than other competing buyers and get exclusive priority access to available homes not advertised on the Internet and not listed on the MLS, Zillow, Trulia, etc. Become a V.I.P. buyer. It's FREE and obligates you to nothing. Take advantage of our free House Hunter Service.

Call **904-770-6180** or **904-881-6628**



market advice >>>

# The Pros and Cons of Buying New Construction

When the time comes to buy a home, you'll be faced with a number of critical decisions. Chief among these is the choice between buying a newly built home or purchasing an existing property. There's much to consider when choosing between a newly built home and a resale property, and it is important to look at all of the variables before making any final decisions.

## Home Owners!

Find out what the Homes in your Neighborhood are selling for and learn about the Total Market Overview vs. the old-fashioned CMA (Competitive Market Analysis).

Receive a FREE home value evaluation and find out why the traditional CMA is inaccurate and not a good tool to estimate your selling price.

**For more information call:**

**904-770-6180 or 904-881-6628**

One of the major concerns that all home buyers have is 'cost', and there is a sizable gap between the price of a newly constructed home and that of a resale property. Find a great agent to represent you. Be sure it's someone who isn't affiliated with the builder. Model homes are typically staffed by a real estate agent who has a relationship with the builder. It's important for you to have an agent to represent your best interests, from advising you on how to structure your offer to be most appealing to the builder to making choices that can affect your home's resale value.





# Essential Tips for First-Time Homebuyers

*Homeownership can feel out of reach, especially if you've never purchased a home and aren't sure whether you'll qualify for a mortgage. That's why the Florida Housing Finance Corporation, known as Florida Housing, offers several programs to help Floridians buy a first home.*



But the good news doesn't stop there. National mortgage programs can also help you overcome obstacles to homeownership, especially if you have a low credit score or aren't able to save a big down payment. Learn more about all of your options for buying a home in the Sunshine State.

It's common to put 15 - 20% down, but many lenders now permit much less, and first-time home buyer programs allow as little as 3% down. But putting down less than 15 -20% may mean higher costs and paying for private mortgage insurance. There are lots of mortgage options out there, each with their own combination of pros and cons. If you're struggling to come up with a down payment, check out conventional mortgages that conform to standards set by the government-sponsored entities Fannie Mae and Freddie Mac, and those require as little as 3% down. FHA loans permit down payments as low as 3.5% and VA loans often sometimes require no down payment at all. The amount you put down also affects your monthly mortgage payment and interest rate. If you want the smallest mortgage payment possible, opt for a 30-year fixed mortgage. But if you can afford larger monthly payments, you might like a 20-year or 15-year fixed loan. Before you start looking for your dream home, you need to know what's actually within your price range. A pre-approval is generally required and can be obtained quickly.



## Homeownership is financially better than renting!

*According to independent research, homeownership remains highly beneficial for most families, offering both financial gains and a way to build wealth.*

## Signing on the dotted line...

Before signing the sales contract for a new home, know what you're getting into. Some agents may pressure you to sign a sales contract. Never sign without having a buyers agent on your side. Remember, the sellers agent is looking out for the best interest of the seller,... not yours. If you want to buy a new construction home, most builders are trying to pressure you. Don't sign without your buyers agent advising you.

ask the experts >>>

**Q:** *Do I need a Buyers Agent?*

**A:** *Yes,... absolutely. The Sellers Listing Agent is working for the Seller and not for You. The same applies to a New Construction Agent. He works for the Builder. You need an Expert on Your Side!*



## Expenses to expect when buying a home

When buying a home, your down payment is the big number, but at least that becomes part of your equity. Closing costs, though, are another major figure you need to be aware about. Closing costs are lender and third-party fees paid at the close of a real estate transaction.

# finalthoughts...

*We have a huge impact on the quality of life of others. We change lives by making the American Dream come true for families. The look on the face of a Buyer, especially a First Time Homebuyer as they take possession of the keys to their new home is priceless, and we make that happen.*

It is a dream they continue to look to us to help them continue to happen as their family grows. As the circumstances of their lives change we remain a part of change in their lives and grow with them. We are the one they look to in helping them make future decisions on their property, as well as assist them with the purchase of future homes for their family. We do not sell products, but we do make dreams come true. What We Do Changes People's Lives.

We are changing people's lives through real estate and believe that the client experience is everything - buying or selling a home can be an emotional path, we are here for you every step of the journey. We nurture a culture of passion, collaboration and creativity, which acknowledges that no one person can do everything alone. Our team approach is making a huge difference. We are reinventing the traditional real estate model by giving clients world class service, performance guarantees and accountability.

Contact us at **904-770-6180** or **904-881-6628**



## THE TURWITT TEAM

YOUR HOME SOLD GUARANTEED OR WE'LL BUY IT

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coming soon >>>

## In The Next Issue

*Property Hotlists*

*Determining Your Home's Value*

*Mortgage Rates Development*

*Downpayment Help for Young Buyers*

*Avoiding Home Buyer Traps*

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**GUARANTEED**  
Or We'll Buy It!\**



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ALWAYS MOVING FORWARD