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Renters, don't waste another Cent
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Issue
11/18

A Monthly Insight into the Current Real Estate Market

on location

current topics >>>

RENTERS, don't waste another Cent on Rent, become a Home Owner

It doesn't matter how long you've been renting, or how insurmountable your financial situation may seem.

We have helped dozens of local renters get out from under their landlord's finger, and move into a wonderful home they can truly call their own. You can make this move too and stop wasting thousands of dollars on rent.

For more information go to
<https://www.turwitt.com/stop-paying-rent>

We Have The Answers To Your Home Buying Questions

Tired of making your landlord RICH?

Free Home Buyer's Seminar



Avoid 6 Costly Errors

when Moving to a larger Home and Save Thousands!

A new report has just been released which identifies the 6 most common and costly mistakes that homebuyers make when moving to a larger home. Unlike the experience of buying a first home, when you're looking to move-up, and already own a home, there are certain factors that can complicate the situation.

It is very important for you to understand these issues before you list your home for sale. Not only is there the issue of financing

to consider, but you also have to sell your present home at exactly the right time in order to avoid either the financial burden of owning two homes or, just as bad, the dilemma of having no place to live during the gap between closings. In answer to this issue, industry insiders have prepared a free special report entitled "6

Inside Strategies to Avoid Trade-Up Mistakes". These six strategies will help you make informed choices before you put your home on the market in anticipation of moving to a larger home. **To hear a brief recorded message about how to order your copy of this FREE report, call 1-844-704-0286 and enter ID# 3000. You can call any time, 24 hours a**

Call NOW to find out what you need to know to make your move-up to a larger home worryfree and without complications.

Save a lot of Money by avoiding typical Mistakes most Home Buyers make when trying to move up into a larger Home!

Fortunately a very smart system is now available to solve the Catch 22 in real estate for North east Florida Home Buyers and Sellers. This advanced program guarantees, upfront and in writing, that your home will sell for TOP Dollar, and in a specified amount of time.

Before you hire any real estate agent you should research the market to find out who can do the best job for you. Find out what kind of written guarantee they are willing to give you with respect to selling your home. In a market where many homes listed for sale, linger unsold for months and months, a guarantee ensuring your home will sell is critical.

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.



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?

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.



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 >>>

A Buyer's Market vs. A Seller's Market

The market is shifting towards a "Buyers Market". A buyer's market occurs when the supply (available properties for sale) exceeds demand (the number of buyers seeking to purchase properties). If you're buying a new home, a buyer's market is the ideal time to make your move. You might be able to buy a great home for a lower cost than you would in a seller's market.

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

A seller's market occurs when demand exceeds supply, or there are more buyers seeking to purchase properties than there are available homes on the market. We went through a period with inventory shortage. Those times are over. There is again plenty of inventory available and the market is clearly adjusting. Currently we see a balanced situation, good for buyers and for sellers alike. It's a good time for buyers to find their dream home and sellers will be able to sell fast as long as price expectations are realistic based on fair market 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.

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.

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!



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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St. Augustine, FL 32080 – USA

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Ponte Vedra Beach, FL 32082 – USA

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coming soon >>>

In The Next Issue

Local Property Guide

Determining Your Home's Value

Mortgage Rates Development

Downpayment Help for Young Buyers

www.TeamTurwittHomes.com

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Your Home Sold
GUARANTEED
*Or We'll Buy It!**



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ALWAYS MOVING FORWARD