

## ARE YOU MAKING YOUR LANDLORD RICH?

With so much negative attention on real estate in the media, most renters don't realize that it is actually a great time to buy your first home. It's a buyer's market, with hundreds of properties available and loan programs featuring down payments as low as 3.5%. Buy now and start putting equity in your pocket instead of money in your landlord's. It's easier than you think.



**MAYBE IT'S TIME YOU START MAKING YOU RICH.**

**Karen Johnson**

**(210) 555-1234**



## ARE YOU AWARE THAT YOU COULD BE PRE-APPROVED FOR A HOME LOAN IN HOURS?

There's no guesswork involved when you are pre-approved for a mortgage. It's like shopping for a home with cash in the bank. You know your financing is taken care of, and you know exactly how much you can afford before you begin the search for your dream home. It's a buyer's market, so there has never been a better time to buy.



**IT'S TIME TO OWN THE HOME YOU REALLY WANT.**

**Karen Johnson**



## DO YOU WISH YOU HAD A HOME OFFICE OR WORKOUT ROOM?

Perhaps you are thinking about a home business, yearning to express your creative side, or just want to cut down on the time you spend at the gym. Whatever your desire...nothing makes more financial sense than investing in a home of your own. And today's buyer's market and low interest rates give you more options than ever before.



**IT'S TIME TO HAVE WHAT YOU REALLY WANT.**

**Karen Johnson**



## YOU MAY QUALIFY FOR HELP IN BUYING YOUR FIRST HOME!

Everyone knows owning a home makes sense. But some don't know that there are programs that can help. If you're a veteran, a public servant, have a retirement plan, or simply qualify for one of the many first time homebuyer programs, you have an advantage. Add to that the current buyer's market, and there has never been a better time to act.



**BUYING YOUR FIRST HOME IS EASIER THAN YOU THINK.**

**Karen Johnson**

