

*Here's A Copy of The FREE Special Report I Promised You...*

**“Five Ways to Take Advantage of Government Financing For Buying A New Home – *in 30 Days for Less Than \$500!*”**

***Greetings!***

Thank you for requesting this FREE report! Due to the recent economic conditions, opportunities for owning a home have opened up like never before! There has never been a better time to get into your own home, as prices are down, interest rates are down, and there are LOTS of homes available! But how do you take advantage of the market, what special financing programs are available, and what are the requirements and risks? That's the purpose of this report.....

**First, Understand That There's a LOT of Money Available!**

My name is DEZZI RAE L. ASCALON-MARSHALL. I'm with WATERMARK CAPITAL, INC., and I do something very unique. I specialize in helping first-time homebuyers, and people just like you identify the most cost-effective, low-risk ways available to finance and purchase homes – and I get paid in the most professional, efficient way possible . . . on a contingency basis only!

In other words, the only way I make money is if, after and when I've succeeded in helping you acquire financing and purchasing a home. If I can't get you financing and you're unable to purchase a new home, you won't owe me a dime -- whether we spend two hours or even twelve months together!

But that's very unlikely to happen. You see, I don't represent your “typical” bank or institutional lender. I represent many large national mortgage lenders and government agencies that specialize in mortgages and **only** mortgages. Which means, there's a good chance I'll not only help you find the best possible interest rate . . . but can help you find

financing through special programs that most borrowers never even find out about. Whether you're self-employed, have good or bad credit, have a lot of money for your down payment or are just scraping the bottom of the barrel to find whatever money you can – I'm about to share some INCREDIBLE programs with you that I have used to help hundreds of borrowers find their dream home.

## **How do I do it? Simple!**

I have over 7 years of experience helping new home owners just like you! Because I don't represent a "typical" bank or savings and loan, I'm not locked in or committed to offering you the interest rates and programs of only one bank – but rather lots of different sources.

There are specific requirements to qualify for many of these new government programs. Between bailouts, rescues, foreclosures, short sales, loan modifications, grants, guarantees – and more – you need someone who is experienced in dealing with these lending programs, and able to get things done.

As you will see, contrary to what you've heard in the media – there are lots of creative government programs out there. Money is available, and they WANT you to take it! A couple of programs even offer 100% financing... But you're going to have questions, and need some help.

**So I'd Like To Do Something Special For You . . . Absolutely FREE of Charge – and Without ANY Further Obligation!**

I'd like to buy you an hour of my time to discuss anything that may be of interest to you.

During our time together, I'll ask you a number of questions, the answers to all of which are confidential and will be shared only between you and I. I'll detail my basic philosophies and I'll ask you yours. I'll tell you how I work with my clients and I'll ask you if what I offer is something you want for yourself.

If it is, then I'll work out the perfect plan to help you purchase a new home. If this isn't what you want, there will be no questions asked, and no hard feelings either.

You see, I understand I'm dealing with your livelihood.... and more importantly, your most prized possession -- your home! I want our relationship to be a long and enduring one, not just a simple one-hour session.

So, if you're interested in taking me up on this special offer, I can be directly reached toll-free at (800) 614-9330. I keep normal business hours, but I'm available for evening and weekend consultations as well. My number, once again, is (800) 614-9330.

Either way, enjoy the attached report, and I wish you well on your dreams of home ownership!

Sincerely,



**DEZZI RAE L. ASCALON-MARSHALL**

**P.S. To get an updated list of properties that qualify for these programs (some of which are even NEW homes!), simply give me a call, and I will fax or email it right over to you.**

# **“Five Ways to Take Advantage of Government Financing For Buying A New Home – *in 30 Days for Less Than \$500!*”**

## **A Special Report**

*Prepared by:*

**DEZZI RAE L. ASCALON-MARSHALL**  
**Mortgage Consultant, Watermark Capital Inc.**



After working with thousands of new homeowners, the following is a partial list of the most creative financing opportunities available using little-known government financing programs.

***Enjoy!***

## Advantage #1

### The 203(b) Federal Insurance Guarantee Program

Back in 1934, the U.S. Government created an insurance program for banks and mortgage lenders to get credit markets moving, and people into homes. Before that, it was common that borrowers needed at least 20-30% of the purchase price to buy a home. Well, this new program changed all the rules – practically overnight.

Known as the 203(b) loan, named after the section of legislation that authorized the insurance program, the U.S. Federal Housing Administration was permitted to insure home loans up to 100% of the outstanding loan balance! This meant that if a loan went bad, the government stepped in and paid off the bank COMPLETELY! (Sounds a little too familiar, huh?)

Although this program has undergone many changes over the years, the basic principal has remained the same – protect lenders through government insurance. This means that the lender who issues the loan – HAS LITTLE TO NO RISK AT ALL!

### So, how does it work?

The program was just substantially overhauled as part of the **“Housing and Economic Reform Act”** passed by Congress at the end of 2008. It allows people such as yourself to purchase a home in any area of the country – up to as much as \$625,500 (which could change again!) with NO MONEY OUT OF YOUR POCKET!

While the government will only insure the loan up to 96.5% of the purchase price, the Seller is allowed to pay for all of the closing costs, and gifts and grants are available for the rest of the required funds. Pretty neat, huh?

### WHY would they do that?

First, the government is on a mission – stabilize home prices, get the credit markets running again, and get people into homes. Sellers are DESPERATE to move their homes – inventory is at an all-time high and competition is fierce, so most are GLAD to contribute towards any costs that you might incur! It’s a lot cheaper than sitting on those payments for another six months! Unfortunately, many people are unable to continue making their house

payments for any number of reasons, and they are willing to do just about anything to protect their credit and risk losing everything. You have a unique opportunity to help them out!

### **What's the downside risk?**

While the program can be used for homes anywhere in the country, there are limits to what you can finance in particular counties within the state. I can get you the purchase limits for the area you're looking in – just give me a call. Another risk is declining values. Some areas have experienced a decline in the home values, but a government certified appraiser will review the property value and its condition to make sure you're protected. As long as you plan on staying in the home for at least 2-3 years, you shouldn't have to worry about taking a loss on the financing. After all – the government is insuring the loan!

These loans take an average of 23 days to close, and this program has plenty of funding available through the next several years. This is a good basic program for almost all potential homeowners. But now it gets better...

## **Advantage #2**

### **50% Homebuyer Discount Program**

This is an extremely under-utilized government program which allows certain types of qualified borrowers to purchase a home at a **50% DISCOUNT!** That's right – the home is appraised by the government, and the qualified purchaser (you) is entitled to buy it at half-off the retail value.

Started several years ago, there are very few banks and lenders who even KNOW about this program, let alone know how to process a loan application. First, you must realize that only certain individuals can qualify for this program.

### **Who is eligible to participate?**

Gaining national attention back in September 2001 – during the World Trade Center tragedy, this program was designed to assist medical professionals, firefighters, police officers, and many other “hero” professionals in getting into a home at a huge discount. People in those professions get first crack.

People employed in several other professions such as teachers and nurses also qualify for the program, but there are strict qualification guidelines. If you think you might be eligible, call me and I can review the specific details with you (it would take a bunch more pages to try and include all of them here!)

### **What about other restrictions?**

Unlike the first program we talked about, this one is limited to only certain “eligible” properties. The list changes on a weekly basis, and I can provide you with the current one if you’d like. Many of these are in move-in condition! In addition, due to the nature of the program, only a limited number of approved real estate professionals have been designated to handle these transactions. (Yes, I am certified and can give you a list of other approved individuals as well.)

Another restriction is that you have to agree to live in the property for at least THREE years to be eligible for the discount. Not a bad trade-off though, huh?

Again, although this is a limited program in terms of participants and properties, they can be financed for less than \$500 out of your pocket, at a 50% discount off the appraised value – and closed in about 30-35 days.

Oh – and these are not “trashed” or “abandoned” properties! (See, I knew what you were thinking!) Now let’s look at an even *BETTER* deal open and available to *any* borrower...

## **Advantage #3**

### **\$100 Down Payment Rescue Program**

If you’ve been listening to the media at all during the past year, you know that there is a foreclosure “crisis” out there. Well, that’s only half true....

Yes, there are many homes that are going through the foreclosure process – at an alarming rate in many communities. But what happens if one of those properties happens to have a government loan on it? You get to come to the rescue!

## **Who is eligible to buy these homes?**

This is one of those government programs that's open to ANY borrower! The government is not in the business of owning property, and they have to dispose of it as quickly as possible. These properties are in various stages of repair – from new homes all the way down to disasters! Of course, if you are looking for a weekend project, some of these may fit the bill!

Each week, there is a brand new listing of government-owned properties that become available on the market. Again, I can get you the most recent list via fax or email if you call my office. Any individual is permitted to participate, but it is only available for owner-occupied homes. But for \$100 down????? You can't beat it! Actually, since you can include the costs of the transaction into the financing, the loan-to-value usually ends up being OVER 100%!

## **There are no homes available in MY area!**

That's another common myth! There was one area recently that had as many as 2200 properties listed for sale... Wow! Do you think you could pick one out that bunch? Not everybody can take advantage of this, because again – the home has to be owner-occupied!

Remember, the banks and lenders have already been paid off by the government, so they don't care if the property is financed at 100%. The government doesn't care, since they just want someone IN the home. We certainly care, because we can find you an incredible deal for only \$100 down!

Finding some of these properties does require some patience, as the list of eligible properties changes each week. Only designated lending professionals are authorized to work with this program, and they do take a little longer to close sometimes (about 30-45 days). This is certainly one of my favorite programs, and you can even COMBINE it with the program I mentioned above to get a 50% discount AND only \$100 down. Sounds pretty fun, huh? Yea....I thought you'd like that one.

## Advantage #4

### Rehab & Repair Program

Obviously, there are a lot of properties out there that need a little TLC – “*Tender Loving Care*” or maybe a “*Total Lobotomy of Character!*” Whether it’s a minor repair project, or a major rehabilitation of the entire structure, the government has a special program for it!

Very few lenders participate in this government program, although it’s gained some serious momentum in the past few years. Designed to allow people to purchase or refinance a home and then INCLUDE all the repairs – this program actually allows a borrower to get up to **110% of the *FUTURE* value of the home financed!** Here are some of the details:

#### What properties are eligible to participate?

Properties can be located anywhere, but they are subject to maximum mortgage limits per county, just like the properties we talked about in Advantage #1 earlier.

In addition, the properties must need a minimum of \$5000 in repairs (heck, I could spend that in Lowe’s in less than 5 minutes!) The program can be used for 1- to 4-family dwellings, condominiums, foreclosures, or even manufactured homes, but it can’t be used for brand new construction. As long as you leave the foundation in place, you’re okay!

#### What can I fix up?

Fortunately, that list is long! You can add additions, tear down walls, remodel kitchens and bathrooms, plumbing, air conditioning, electrical systems, appliances, garage.... The list goes on and on! As part of the project, you HAVE to repair any deficient systems or health hazards such as well or septic systems, code violations and smoke detectors, but that only makes sense.

Funds from this program can also be used for landscaping improvements, siding, roofing, and just about anything else you can imagine. Repair estimates have to be obtained, and a special appraiser consultant has to evaluate and monitor the planned repairs.

## So, what CAN'T I fix?

Yes, there are a few rules. Sorry, no, you can't put in a new fully lit state-of-the-art tennis court in the backyard. Jacuzzi tubs aren't allowed either (unless it's medically necessary!), or anything else that could be considered a "luxury" item. Boy, that list won't be very long.

If you are considering a property that needs some fix-up work, there is no better loan program in the country to get it financed. Period. The trick is, you need to find a lender that does these types of loans, as there are only a handful of companies. Of course you can call me and I can go over some of the program specifics with you, since I've been doing these types of loans for quite some time. It's a lot of fun, as the home looks completely different by the time it's done – and it's all done courtesy of the good 'ol U.S. Government!

As you might imagine, these loans can take awhile. Well, only because of the construction process. To get you approved and the list of repairs and improvements certified doesn't take more than 30-60 days, but the process itself can take up to a year – depending how much rehab work you want to get done! To that end, I say – *Go for it!*

## Advantage #5

### **TWO More 100% Financing Programs!**

Okay, now we get to end with a bang... There are two other government programs out there that allow for 100% financing – that's right, no down-payment "just show up at the closing with your ID" kind of programs!

The first one is for a special kind of borrower – one that has served our country with a division of the armed forces. The U.S. Dept. of Veteran Affairs was authorized many years ago to insure loans to a variety of men and women that have served in any kind of capacity. That's the part that most people aren't aware of!

## Do I have to be a Vet?

Similar to the first program we discussed, this loan is protected from loss to the lender – except that this time you are covered all the way up to 100%! And no, it is not only available to Veterans. Almost anyone who has served in the Army, Navy, Air Force, Marines or Coast

Guard is eligible – but so are borrowers who were reservists, married to or even widowed from someone who was in an eligible class. And you don't have to be currently active in the service in order to take advantage of the benefits! I just helped a 70-year old man get into a home who hadn't been in the service for almost 50 years!

## **What kinds of restrictions are there?**

First, we have to obtain a "Certificate of Eligibility", which I can assist you with. The benefits that are available vary depending upon a few factors such as length of service, prior usage or outstanding entitlements, but the great thing is – these benefits can be renewed and used over and over again!

There are no restrictions on location of where you select a property, but there are loan limits of what the insurance will cover, so we won't be purchasing any \$2 million homes. Ouch – if that cramps your budget, then we'll have to look at something else ;-)

This is a great program for starter families who have no cash reserves and a short employment history. Credit bumps are okay, as they are for all these programs, but there is a formula for fitting into the program. The closing process doesn't take longer than 30-45 days, and when we structure the transaction, the Seller can pay ALL of the costs. You literally can get into the property without ONE DIME out of your pocket. If you think this one may fit the bill, call me and we can discuss the details. This last program I have for you is another one of my all-time favorites...

## **The "Leave Me Alone" loan program**

Another department within the government has also been given the authority to provide financing at 100% of the purchase price – and it is one of the least utilized funding programs in the country!

Although I have been using this program for years, when they hear about it, most borrowers are under the false assumption that they don't qualify. WRONG! In fact, it's open to anyone (except for those "\$2 million" buyers again!) and similar to the program above, it allows for the Seller or the lender to kick in for all the costs – and finance the property all the way up to 100% of the purchase price.

## Okay, what's the catch?

Well, I call it the “leave me alone” loan, because the property cannot be located in an area where the immediate population exceeds 50,000 people. So as long as you don't want to be in downtown Detroit or Los Angeles, you're fine. Actually, interesting thing is this – the government hasn't updated their maps very recently, so many more areas actually qualify for the program than you might think!

The home does have to be inspected, and in pretty good shape – but that only makes sense since we're financing it at 100% of the purchase price! I could STILL find a way to spend some money at Lowe's to cover the small stuff 😊.

As with many of the other programs I've mentioned, NOT ALL LENDERS CAN PARTICIPATE IN THESE PROGRAMS! Heck – most of them don't even KNOW about them. I do.

## So why the big secret?

Why doesn't anyone know about these programs? Simple – the government doesn't have any money in the budget for advertising. The public never finds out about these great sources, and it's left to the “inquisitive” few to search and figure out the details. The bottom line is...

## **THE MONEY IS THERE... AND THEY NEED TO GET RID OF IT!**

Look, unless you've been hiding in a cave for the past year, you know that the government is trying ANYTHING to fix the economy. One of the cornerstones of getting things fixed is to solidify the housing market, and get people into homes.

There has NEVER been a better time to buy a home. There is a huge inventory of properties out there waiting for you, interest rates are low, and the government has programs that allow you to buy a home with little to no money out of your pocket.

## But, I don't want to get burned...

That's what I'm for. I know you have lots of questions – like, where do I start? Who can I trust? What if the property value declines? What if I don't qualify? And dozens more. Well, the best place to start is with a phone call. Remember, I promised to buy you an hour of my

time – for any questions, scenarios, insights or information or anything you'd like to discuss. No sales pressure or hype, just an informative conversation between friends.

I hope this little bit of information I've provided you here is helpful and insightful. Whether or not our paths ever cross in the future, I thank you for the opportunity to share some time with you, and hope that it will open up your eyes to some of the creative possibilities of owning and financing a new home. After all, that's the American Dream!

There's a lot more I could discuss with you and would like to discuss with you, but that should really be done through a personal, private phone consultation.

So, if you have any questions at all or would like to set-up a free, no-obligation appointment to discuss any questions you might have, please call me immediately toll-free at (800) 614-9330. My direct extension is 1.

During our time together, I'll ask you a number of questions -- the answers to all of which are completely confidential and will be shared only between us.

I'll detail my basic philosophies and I'll ask you yours.

I'll tell you how I work with my clients. And I'll ask you if the service that I offer is something you want for yourself. If it is, then I'll work out the perfect plan to help you finance your new home or refinance your current home. If it isn't, there will be no hard feelings and we part as friends.

So please give me a call immediately at (800) 614-9330. I keep normal business hours and I'm available for evening and weekend consultations as well. I wish you well on your "Road to Homeownership", and hope that I can be a resource to help guide you down that path. Remember – you CAN own a home in less than 30 days, and for less than \$500. I help people do it all day long. I love my job!

Best wishes to you and your family,

DEZZI RAE L. ASCALON-MARSHALL

P.S. If you would like a free copy of the current eligible properties in your area for some of the programs I mentioned – with no obligation or strings attached, just give me a call. I'll get it right over to you!