

Thinking of taking advantage of the current **LOW** home prices and **LOW** rates?

# Learn How to Be a Smart Home Buyer!

**RIGHT NOW** is the most unique time in our history to consider purchasing a home **BUT**:

- What does it take to qualify?
- How can I improve my credit score when I just had a foreclosure or bankruptcy?
- Can I really buy a home and have lower monthly payments than renting?
- How long do I have to wait to purchase a home after my foreclosure or bankruptcy?
- What if I don't have much money for a down payment?
- What do I do so I don't have to pay for closing costs?
- How can I take advantage of the low priced homes in the area of my choice?
- Is there Government money available to help me purchase?
- How long will home prices and mortgage interest rates stay so low?
- Why should I be concerned about my credit now if I'm not going to buy for a year or so?



**Find out the answers to ALL of these questions and  
ALL of your questions at our FREE workshop:**

**When: Saturday, October 9<sup>th</sup> or 23<sup>rd</sup> at 9:30 am**

**Where: Sun City Country Club  
107<sup>th</sup> Ave, ¼ mile north of Olive**

**Why: Because you need to know what it takes to qualify  
and you can't afford to miss this market opportunity!**



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