



Brentwood Lending Group

"Our Reputation is Building Equity"

TOP 10 REASONS TO BUY A HOME NOW

- Down payments as low as 3.5%
- Gift funds from a family member are acceptable if buyers do not have the full 3.5% down payment plus closing costs
- Marginal credit accepted in most cases with credit scores as low as 620 and in some cases even lower
- Government will give an \$8,000 tax credit if buyers have not owned a home in the last three years (Certain exclusions do apply)
- This loan is not restricted to first time homebuyers
- Lenders will need to verify income to prevent buyers from buying too much house
- With current home prices as low as they are it is very possible to purchase a home and have a mortgage payment comparable or lower than current rent payments
- In some cases repairs and fix up costs can be built in to the new loan
- Bankruptcies at least two years old will not impact qualifying
- Foreclosures or short sales at least three years old will not impact qualifying

Please call Gary Isaacson at 925-301-8007 for more info