

HOMEBUYERS

Save Tens of Thousands With These 3 Simple Steps

If you are like most home buyers you have two primary considerations when looking for a home.

- First, you want to find the home that meets your needs and desires,
- Secondly, you want to purchase this home for the lowest possible price.

Of course it makes sense to buy the home at the best possible price. However, there are other valuable savings avenues that home buyers aren't even aware of that amount to tens of thousands of dollars lost.

A FREE report entitled **HOME BUYERS - Save Tens of Thousands With These 3 Simple Steps** has just been released explaining how home buyers can save tens of thousands of dollars on their home purchase. And it's surprisingly easy. Anyone can take advantage of these little known secrets and save tens of thousands in the process. In the report you'll learn about:

- a **special first time home buyer tax credit** (that's much better than a deduction yet most agents, lenders and accountants miss it) that saves buyers up to \$19,890 in 10 years.
- how to **Save \$53,272 GUARANTEED** on your mortgage interest. Almost everyone I've worked with misunderstood how easy it is to grab over \$50,000 in savings on their mortgage interest.
- The mistakes of **buying the wrong house or getting the wrong mortgage.** These come with a minimum cost of \$28,650 over 5-10 years. My **FREE Home Buyers Assessment and Analysis** helps you avoid these and other costly mistakes home buyers routinely make.

The biggest question I hear is; Why hasn't my agent or lender told me about this? It's simple, they probably don't know since this isn't taught in real estate school. You can either **Be Coached by an Expert OR Sold by an Agent!**



Tim Pritchett – Your Home Buying & Selling Coach/Negotiator
Be Coached by an Expert *not* Sold by an Agent
25 Years Experience... Experience the Difference

The problem as I see it is that there are far too many sales agents and far too few Home Buying Coaches. Buying a home is the single, largest, most important purchase most people will ever make. It involves the expenditure tens of thousands of dollars over several years. Yet the amount of solid, money saving advice available to home buyers is dismal.

Unfortunately this is an industry where many people make money from a badly educated buying public. And with real estate in the doldrums the amount of misinformation has grown to epidemic proportions. Never has there been a greater need for solid, trustworthy, coaching of home buyers as there is today. Not everyone should buy a home right now. Many people should continue to rent. So how do you know if this is the right time to buy or to move if you own a home now, and what is the best way to proceed?

I've written this report in an effort to fill this "information void" and help home buyers make better choices for their current and future needs. What I do is so different that I don't think of myself as an agent although I am licensed and perform all the functions of an agent. I call myself a Home Buying Coach. Here's what I would tell you if you were my child or sibling.

Step 1 -- Don't even look at homes until you get a thorough **FREE Home Buyers Assessment and Analysis**. Would you accept a Doctor's diagnosis without first having a thorough analysis? Yet many people buy a home - the biggest financial decision of their life - without a thorough understanding of the financial impact of their purchase both now and in the future. Buying the wrong house or getting the wrong mortgage can cost upwards of \$28,650 over the next 5-10 years.

You'll also learn, for example, how your house can help you pay for children's

college expenses or help you retire early. This analysis will show you additional savings that would otherwise be missed, and points out costly mistakes to avoid. There are only a handful of us nationwide who conduct this kind of in depth **FREE Home Buyers Assessment and Analysis**. The amount of money that can be lost by not conducting such an analysis is staggering. As I always like to say, **Be Coached by an Expert NOT Sold by an Agent!**

Step 2 -- Tax Benefits: Make sure you are taking advantage of **ALL the tax benefits you are eligible for** including a little known and often overlooked tax credit, a mistake that could cost you \$19,890 over the next 10 years. Of course there are standard interest deductions that most homeowners qualify for but a tax credit is much better because it gives you a dollar for dollar reduction in your taxes. For example when you spend \$1000 on a tax deductible item such as mortgage interest, if you're in the 25% tax bracket you would receive a tax reduction of \$250. If however you spent \$1000 on something that qualified as a tax credit, you would actually reduce your taxes by \$1000.

Instead of a Deduction you get a dollar for dollar Reduction in your taxes! So what if part of your house payment qualified as a tax credit but you only claimed a tax deduction. That could amount to a very costly error. Yet like most agents and lenders, many CPA's forget about this important tax credit. The tax code is so big it's virtually impossible for anyone to know everything. But by working with an agent that understands how this affects your purchase you might be able to buy a nicer home than you think possible.

As you can see, a tax credit is **VERY** valuable. And this tax credit is in addition to any interest deduction you might qualify for. If eligible you could save up to \$2400.00 per year or \$200 per month. That's money that could be used to pay off

debts or even eliminate your mortgage years earlier. As you can see, this is a large savings that you don't want to miss. If you did it could cost you over \$20,000 in the next 8-10 years of ownership.

Step 3 -- Learn how to ***Save \$53,272 GUARANTEED*** on the purchase of your home. This topic has been the subject of extensive analysis by industry experts and yet most real estate agents and home buyers are completely unaware of how mortgage interest is calculated. The banks however are VERY aware and were successful years ago in gaining the ability to calculate mortgage interest in a way that's very favorable to them. Since the banks know most people won't stay in a home for 30 years (the average family moves every 8 years) guess what... they've set it up so that you pay massive amounts of interest in the early years and nearly nothing at the end of the mortgage. Understanding how mortgage interest is calculated and learning how to beat the bank at their own game can put thousands of dollars back in your pocket that you would have paid to the bank if you do what most buyers do. Plus, we not only show you how to ***Save \$53,272 GUARANTEED*** we also show you how to turn the money you saved *into an additional \$512,000!* As you can see this one simple step could make a HUGE difference to your financial future.

Conclusion: The savings I've outlined in these 3 Steps totals about \$100,000. That's the amount of value my team and I offer you. If you've always thought there's no difference in who you use to buy your home you now know there is.

Anyone can sell you a house. I and my team want to be your ***Home Buying Coach*** and ***save You Tens of Thousands of Dollars*** on your home purchase, then show you how to turn those savings into \$512,000 you wouldn't have had before. I hope that makes you as excited as it does me!

In conclusion, when it comes to making a home purchase I believe you should **Be Coached by an Expert *NOT* Sold by an Agent.** There's a significant financial difference to you as you now know. As a Home Buying Coach I begin with a thorough **FREE Home Buyers Assessment and Analysis.** There's no obligation and as you can see the Savings are Significant!

To request a

FREE Home Buyers Assessment and Analysis ,

email: **tim4house@gmail.com** and simply mention the word "**Analysis**" and we'll be happy to arrange to meet with you or call direct: (206)799-2307

Regards,



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