



Hi,

Do you know anyone that's renting or about to rent? The market in our area has reached the point where it actually costs *less money every month to buy* – and most of the people I run into who are convinced by the "common wisdom" that they couldn't qualify turn out to be wrong.

In fact, with prices and rates so low, entry level income has decreased accordingly, and loans are available with as little as 3.5% down payment and far-from-perfect credit.

Paying \$1500/month rent? Purchasing a \$150,000 with as little as \$5250 down payment could cost about \$1300/month.\*

How about \$2000/month rent? A payment of about \$1700 month could get you a \$200,000 home with as little as \$7000 down payment.\* And that's not even taking into account the income tax savings due to the deductability of mortgage interest and real estate taxes.

Even those people who have difficulty with the small down payment required may be eligible for \$7500 down payment assistance from Florida Assist *at no cost*, and those who could swing larger down payments could be eligible for even better terms and lower monthly payments.

If there's someone in your life you care about who thinks they're stuck renting, please share this with them.

Thanks,  
Martin

*\*I'm estimating the real estate tax and homeowner insurance amounts, which of course will vary.*

[WHO NEEDS A "BUYER'S BROKER"?](#)

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