

The '5' Proven Steps to HUD Home Ownership

"Thank you so much with the purchase of my HUD home! From start to finish you made this run smoothly and made it pleasurable! This is my second HUD home and will not be my last! Thanks again John." Michael Donahue Fulton, N.Y.

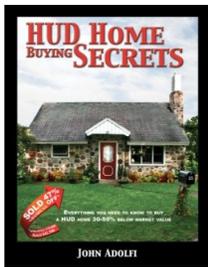
Step 1. Find a list of HUD homes.

For a FREE list of HUD homes go to www.hudhomestore.com

Step 2. Get pre-qualified.

Unless you are paying with cash, getting pre-qualified by a New York State licensed lending institute is a must. It's a 15 minute phone call and pre-qualification is generally free. During the process, ask about the **FHA 203k Streamline** mortgage. 99% of the time this mortgage works best for HUD homes due in a large part to the properties less than bank acceptable condition.

Step 3. Find an Agent.



Find a New York State HUD qualified real estate agent. Any agent can show you a HUD home but you can't bid on a HUD home without an agent from a HUD registered real estate agency. If you use an agent unfamiliar with HUD homes I recommend you pick up a copy of *HUD Home Buying Secrets* on Amazon.com or www.HudHomeBuyingSecrets.com

Step 4. Preview the home

Ideally you should preview the home with a contractor. Most buyers don't. Getting a Home Inspection costs \$325-425 and you may get one after you secure the bid or before bidding on the home. Also HUD has a Property Condition Report on each property on their web site under the addendums tab.

Step 5. Place the bid.

Place a sealed bid over the Internet with your real estate agent. Bidding strategies will play a part in your success. On the bid-opening day, HUD will announce by removing the property from their web site and e-mailing the winning bidders agent. Congratulations! It could be yours!

**Would you like a FREE consultation with a real HUD expert?
Grab your phone NOW and dial John Adolfi at (315) 695-6434.
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