



# Homeownership Simplified: The Truth About ZERO DOWN

*Joe G Tafolla IV*

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## **Homeownership Simplified: The Truth About ZERO DOWN** Joe G Tafolla IV

I ripped out the mortgage industries norm and turned it on its head. I help all types of people buy a home with our never-repaid down payment assistance programs and this book is going to show you exactly what you need to know to buy like a pro without spending a dime at the signing table. Buying a house can seem like a daunting proposition when you don't understand the process. This is the basic premise of this book is to solve that problem. The fundamental parts of buying a house are simple, knowing how to properly use these parts are where people run into confusion. The absolute basics you need to buy a house are: A job, decent credit history and a down payment. Wait, I'm going to show you where to look so you don't need a down payment. It's 2015 and I have been in the industry going on 13 years. A few years ago I decided to specialize in a down payment assistance grant because I was tired of telling buyers who I knew were well qual-ified that they couldn't buy a home. Buying a house is a huge benefit to our communities as well as our economy. In this book I will tell you exactly how you can buy a home you will love with no money out of pocket and at a price you can comfortably afford. If you have a steady job with at least +2years work history, a 640 credit score with no major collections and want to buy a house you need to read this book.

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