



# Main Street Realty

Integrity | Experience | Loyalty

**FAMILY YOU CAN TRUST**

***HIRE THE BEST FOR THE BEST RESULTS***

## ***Why Rent—When You Can Own... When Your Monthly Rent Is More Than Your House Payment?***

Turning your dream of home ownership into a reality is exciting and daunting at the same time. You may not realize that you **CAN** purchase your own home at a lesser payment than you are paying for rent and enjoy the benefits of home ownership compared to renting.

You will build equity and also tax write off. Owning a home is the greatest advantage of investment for your family's future. Home ownership is a primary way that many American families have accumulated wealth throughout the years.

This is a perfect time to own your own home. Prices and interest rates are low. Qualifying for the lowest monthly payment can make it possible for you to qualify to **OWN & NOT TO RENT!**

## ***WE ASSIST YOU WITH Your Loan—Finding Your Dream Home—Negotiating the Price***

We are a highly-experienced, reputable, quality company and have been building a team of other quality companies and individuals for many years.

### **John Novo**

Senior Loan Officer  
BANC Home Loans  
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### **Katrina Walters**

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### **Richard N. Lyman**

Owner  
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### **Down Payment Assistance**

Ask About Our  
**Down Payment Assistance  
Program**

- Up to 5% of loan
- Available for purchases of both new and existing homes
- No first-time homebuyer requirement

## Why Rent When You Can Enjoy the Pride of Ownership?

Home prices have stabilized, while rent costs have sky rocketed. In most cases, it is cheaper to own than to rent. Most renters don't realize there are ways to purchase and own your home and enjoy home ownership at a lesser cost compared to renting.

### **Here are some of the advantages of owning your own home:**

- Build equity on each payment you make.
- Have a full control of your own property.
- Freedom to decorate and landscape as you like.
- Pride and comfort of owning your own home.
- Housing security.

Interest rates are low and are attractive for a new home buyers. The American Dream is much more affordable. This might be the time to seriously evaluate your decision whether to rent or to buy.

We assist you to receive a Special Grant for your down payment; we negotiate your Closing Costs from the sellers. Owning a house; in many cases, will cost less than renting a house. To get into a rental you need first month's rent, last month's and security deposit. Ask us about our Down Payment Assistance Program.

### **This is how the process starts with the 1<sup>st</sup> Phone call or email**

Initial interview

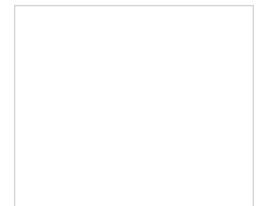
Provide lenders complete needed documentation

Loan Approval within 3 business days, once you meet lenders guideline.



#### **MAIN STREET REALTY**

3659 Main Street  
Oakley, CA 94513



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*We would be glad to assist you with all of your Real Estate Needs*

**Michael Gourkani – Main Street Realty – 925-351-9207**