

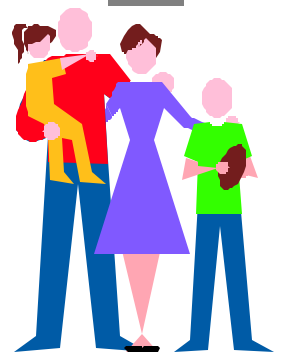
# Looking To Own A Home?

## WE'LL GIVE YOU THE DOWN PAYMENT!

**OWN THE DREAM!** Owning a home is the American Dream. You can easily realize that dream today with all the flexible loan programs available to you. Not to mention, Partners In Charity (PIC) which is dedicated to giving away **FREE DOWN PAYMENTS** to buyers. There's no reason you can't own a home!

Just look below at some of the advantages of owning your own home:

- **PAY YOURSELF, NOT YOUR LANDLORD!** When you pay a mortgage, you are literally paying yourself. As you pay down the mortgage (money you owe), you build equity (money that's yours). This is money you can tap into later as you need it. When you rent, you own nothing and are building nothing.
- **GET TAX BREAKS!** When you own a home, the property taxes and mortgage interest is 100% tax deductible in nearly all cases. This means you get to save a tremendous amount of money each year. As a tenant, you have no tax advantages...your landlord is the one gets all the benefits.
- **YOU HAVE CONTROL!** Owning your own home means that you have total freedom over designing the inside of your home. You can paint, wallpaper, put in an addition...whatever your imagination can conceive. Renting means restrictions with regards to changing your environment.
- **NO WORRIES!** Being a homeowner means that you don't have to worry about having a place to live. You own the property and know that as long as you're making timely payments, you have a place to live. Not so when you're a tenant. Landlords can change their focus and decide to use the building for other purposes than renting. You may only have 6 months or a year from the time you've been notified to find another place to live.



*Just a friendly reminder from Partners In Charity...  
"We're helping you PIC your future!"*



Partners In Charity

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