From Denied to Approved: The Harris Method™

Get approved for a home

Welcome

You're closer to owning a home than you think. Most people believe homeownership is out of reach, especially with today's market. But the truth is, with the *right strategy*, you can achieve your dream of owning property.

Why Most People Stay Renting

Renting feels like the only option because of:

- **Fear of Rejection:** Afraid of being denied a mortgage.
- **Lack of Knowledge:** Not knowing where to even begin.
- **Misinformation:** Believing common myths about home buying.
- **Financial Concerns:** Thinking you need perfect credit and huge savings.

We're here to dismantle those barriers.

The 5 Biggest Lies About Buying a Home

1. **You Need Perfect Credit:** False! There are options for credit-challenged buyers.
2. **You Need a 20% Down Payment:** Nope! Many programs offer low or even no down payment options.
3. **You Need to Be Rich:** Absolutely not! Homeownership can build wealth, and it's accessible to more people than you think.
4. **The Process is Too Complicated:** It can be, but we simplify it with The Harris Method™.
5. **You Can't Buy If You're Self-Employed:** Wrong! We specialize in helping self-employed individuals get approved.

Meet Harris Robertson

Harris Robertson is more than just a name; it's a team of experts dedicated to making homeownership a reality.

- **Realtor:** Find the perfect property.
- **Mortgage Loan Officer:** Secure the best financing.
- **Investor:** Understand the wealth-building potential of real estate.

The Harris Method™

Our proven 4-step system to get you approved, even if you've been denied before.

1. Position:

- Assess your current financial standing.
- Identify areas for improvement.
- Create a personalized roadmap.

2. Structure:

- Strategically structure your mortgage application.
- Highlight your strengths.
- Minimize potential weaknesses.

3. Approval:

- Navigate the underwriting process with confidence.
- Address lender inquiries effectively.
- Secure your mortgage approval.

4. Build:

- Build equity and wealth through homeownership.
- Leverage your investment for future opportunities.
- Achieve long-term financial security.

Objection Breakers

Let's tackle common concerns head-on:

- **Bad Credit:** We have strategies to improve your credit score and find lenders who work with lower scores.
- **Low Savings:** Explore down payment assistance programs and creative financing options.
- **Previous Denial:** We'll identify why you were denied and address those issues proactively.
- **Self-Employment:** We specialize in helping self-employed individuals document their income and qualify for a mortgage.

Real Buyer Scenarios

- **The Single Mom:** Approved for a home despite limited savings using a down payment assistance grant.
- **The Entrepreneur:** Secured a mortgage by effectively documenting business income after initial rejections.

- **The Credit-Challenged Couple:** Improved their credit score and qualified for a mortgage within six months using our proven strategies.

30-Day Action Plan

Here's your roadmap to homeownership:

Week 1: Assess your credit report and identify areas for improvement.
Week 2: Research down payment assistance programs in your area.
Week 3: Gather your financial documents (tax returns, pay stubs, bank statements).
Week 4: Schedule a consultation with Harris Robertson to discuss your options.

Mindset Shift

Stop seeing obstacles and start seeing possibilities. Believe in your ability to become a homeowner. With the right guidance and determination, you can achieve your dream.

Take Action Now!

Ready to get approved? Visit getapproved.harrisrobertsonmortgages.com/special-offer-page and start your application today. Don't wait; your dream home is within reach.

Bonus Checklist

Get started with these simple steps:

- [ ] Check Your Credit Score
- [ ] Calculate Your Debt-to-Income Ratio
- [ ] Research Mortgage Options
- [ ] Gather Financial Documents
- [ ] Contact Harris Robertson Mortgages

Simple Mortgage Terms

- **Principal:** The original amount of the loan.
- **Interest:** The cost of borrowing money.
- **APR:** The annual percentage rate, including interest and fees.
- **Down Payment:** The amount of money you pay upfront.
- **Mortgage Insurance:** Protects the lender if you default on the loan.

Next Steps

Congratulations on taking the first step towards homeownership! We've covered a lot in this ebook, from debunking common myths to outlining a clear action plan. Remember, the team at Harris Robertson Mortgages is here to guide you every step of the way. Don't hesitate to reach out and let us help you turn your dream of owning a home into a reality. Visit getapproved.harrisrobertsonmortgages.com/special-offer-page now!