



From Renter to Owner in 90 Days: The  
Ultimate Guide to Ditching Rent  
Forever

**b e r n a r d j a c k s o n**

# From Renter to Owner in 90 Days: The Ultimate Guide to Ditching Rent Forever

**By Bernard Jackson, Award-Winning Realtor |**  
**[www.bernardsellsflhomes.com](http://www.bernardsellsflhomes.com)**



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Every month you pay rent, you're investing in someone else's future. Imagine transforming that same expenditure into an asset that not only builds your wealth but also stabilizes your life. Homeownership provides you with something that renting can never offer: the profound sense of ownership. This isn't merely a dream—it's a tangible blueprint for success. In just 90 days, you could transition from being a renter to proudly holding the keys to your very own home. All you need is a well-structured plan, a proven process, and the right guidance to navigate this journey.

**TAKE THE FIRST STEP**  
*Towards Homeownership*

Scan the QR Code To  
Download My Contact  
Information

**lpt** **Bernard Jackson**  
www.bernardsellsfihomes.com

The advertisement features a background image of a person's feet in sneakers. On the right, a man in a light blue suit and tie stands with his hands clasped. On the left, a woman in a red top is shown in a smaller inset, wearing a headset and holding a phone to her ear. The text is overlaid on the image in various colors and fonts.

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For many individuals and families, renting does not feel like a choice; it often seems like the only viable option in a challenging housing market. However, it is essential to recognize an uncomfortable truth: rent is arguably the highest tax you will ever pay without receiving any return on your investment. When you rent a property, you are essentially paying for a situation that offers you zero equity, no tax benefits, and limited control over your living circumstances since your landlord dictates the terms.

In Florida, particularly in areas like Poinciana, Kissimmee, and Davenport, rental prices are escalating at a pace that outstrips income growth. For instance, if you are currently paying \$1,975 for a three-bedroom unit or \$2,245 for a four-bedroom space, you are already incurring costs comparable to what many homeowners pay in mortgage payments each month. The stark difference lies in the fact that homeowners are in the process of building wealth, while renters continue to miss out on this opportunity.



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## Chapter 2: The Mindset Shift to Ownership

Before we delve into the specifics of purchasing a home, it is crucial to adopt an owner's mindset. Begin by recognizing your worthiness; homeownership is not reserved for the elite but is attainable for those who diligently prepare. Visualize your new life and imagine your children playing in the backyard of a home that you own. Make the decision today to pursue ownership; the journey to homeownership starts before you even submit your application.

As you embark on this journey, consider writing down your top three reasons for wanting to own a home. This exercise can serve as a powerful motivator, helping you to stay focused on your goal and reminding you of the benefits that await you.

● Reason #1: \_\_\_\_\_

● Reason #2: \_\_\_\_\_

● Reason #3: \_\_\_\_\_

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## Chapter 3: Day 1–30: Prepare for Ownership



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## Step 1: Know Where You Stand

To begin your journey toward homeownership, the first step is to pull your credit report from all three major credit bureaus: Experian, Equifax, and TransUnion. If your credit score is 580 or higher, you may already qualify for an FHA loan, which is a significant advantage as you move forward in the home-buying process.

## Step 2: Budget Your Money

Understanding your financial situation is crucial. Determine how much house you can afford by multiplying your gross monthly income by three. This calculation will give you a target monthly payment that you should aim for as you explore potential home options.

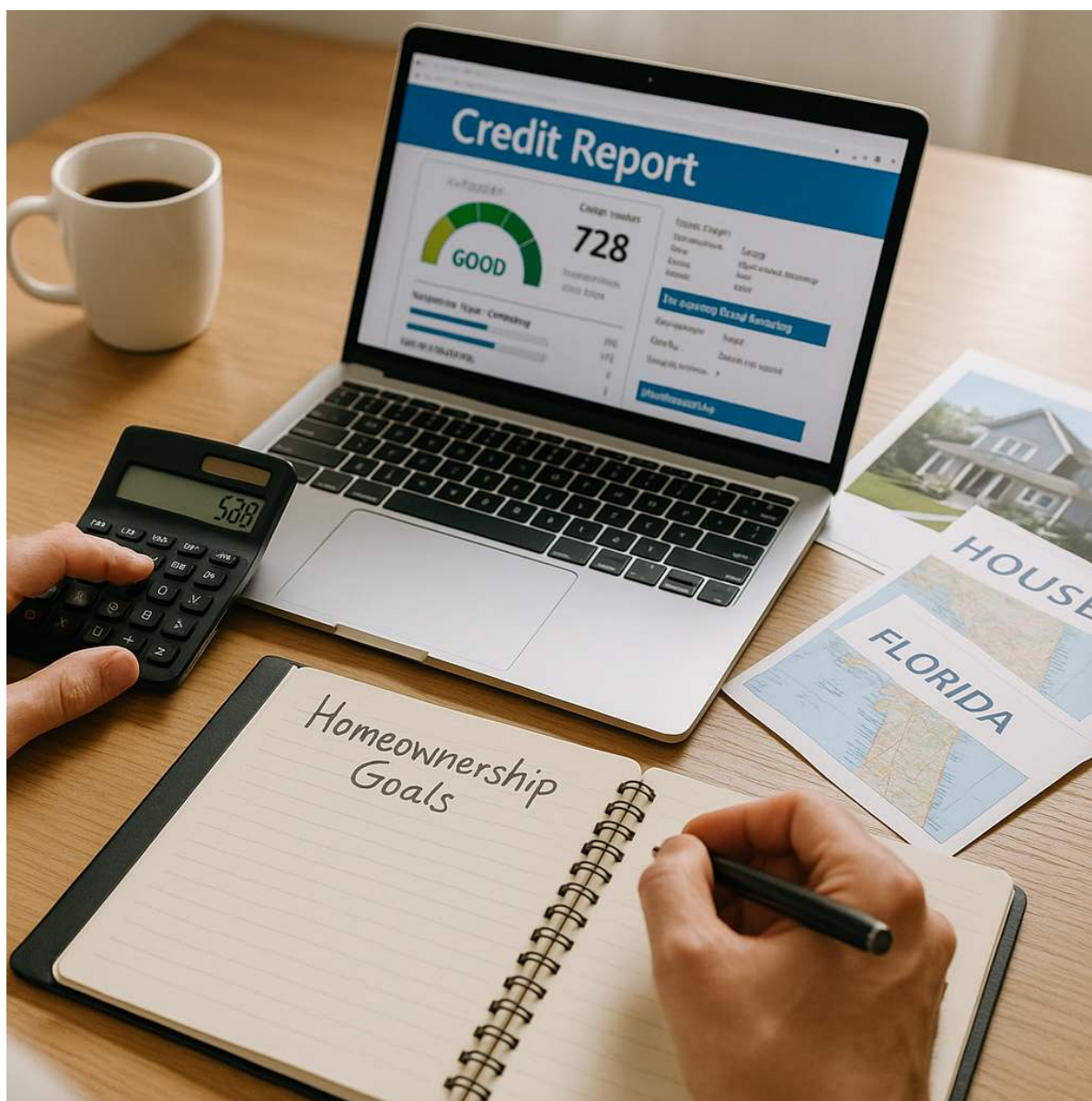
## Step 3: Save Smart

Begin saving for your future home by setting aside funds for various expenses, including the down payment, which can be as low as 3.5%, inspection fees, and moving costs. Additionally, consider looking into programs like the Hometown Heroes Program, which may provide assistance with closing costs and down payments, making homeownership more attainable.

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## Step 4: Talk to a Trusted Realtor

Once you have a clear understanding of your financial standing, schedule a free consultation with a trusted realtor. You can do this by visiting [BernardSellsFLHomes.com](https://BernardSellsFLHomes.com), where you can receive expert guidance tailored to your unique situation.



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## Step 5: Get Pre-Approved

Bernard partners with trusted lenders who will guide you through the pre-approval process. They will help you unlock various programs that can make homeownership more accessible and affordable for you.

Tip: Don't wait until you feel entirely "ready." The process of getting ready begins with taking your first steps. Start today.

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## Chapter 4: Day 31–60: Lock In Financing & Find the Right Home

### Step 1: Lock Your Loan

Explore various financing options available to you, including FHA, Conventional, VA, and USDA loans. Obtain rate quotes and compare closing costs to ensure that you choose the best loan that fits your financial situation.

### Step 2: House Hunt Like a Pro

Utilize the MLS access provided through Bernard to conduct a thorough search for your future home. Prioritize essential factors such as location, school districts, space requirements, and resale value. It is crucial to tour homes that not only fit within your budget but also align with your desired lifestyle.

### Step 3: Focus on New Construction

Consider focusing your search on new construction homes. Builders often provide attractive incentives and lower upfront costs, making this an appealing option. Explore the array of brand-new homes available in Poinciana, Kissimmee, and Davenport. Many new builds come with the advantage of no bidding wars, warranties, and enhanced energy efficiency features.

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## Chapter 5: Day 61–90: Secure the Deal & Close

### Step 1: Make the Offer

When you are ready to make an offer on a home, trust that Bernard will negotiate with your best interests in mind. Together, you will submit a competitive offer that not only meets market standards but also protects your future investment.

### Step 2: The Home Inspection

Once your offer is accepted, it is essential to conduct a home inspection. This step allows you to verify the condition and value of the property. If any issues arise during the inspection, you have the opportunity to negotiate repairs or request credits.

### Step 3: Final Loan Approval

As you approach closing, ensure that you submit all final documents required for loan approval. During this critical period, it is important to avoid changing jobs, opening new lines of credit, or making significant purchases that could jeopardize your financial standing.

### Step 4: Close on Your New Home

At the closing appointment, you will sign the necessary documents and finalize your loan funding. Once all paperwork is complete, you will receive the keys to your new home. Take a moment to celebrate this significant achievement; you have accomplished your goal of homeownership.

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## Chapter 6: Keys in Hand – Welcome Home

Congratulations! You are no longer a renter; you are now a proud homeowner. This change signifies a multitude of benefits, including equity building from day one, tax advantages that can save you money, and the freedom to personalize your living space according to your preferences.

Now that you have the keys to your new home, it is time to take care of several important tasks. Begin by setting up your utilities, securing homeowners insurance, and planning your move. Don't forget to invite friends and family over to celebrate this monumental milestone in your life.

Remember, owning your home isn't merely an end goal; it's the beginning of a journey toward building generational wealth. Embrace this new chapter with excitement and anticipation.



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## Bonus Tools & Checklists •

✓ 90-Day Tracker Calendar

✓ Budget & Down Payment Worksheet

✓ Home Inspection Checklist

✓ Credit Repair Resource List

✓ Lender Contact Sheet

✓ Questions to Ask Your Realtor

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**About the Author: Bernard Jackson** Bernard Jackson is a highly regarded real estate expert in Central Florida, with over nine years of experience helping families transition from renting to homeownership. Based in Poinciana, he specializes in affordable new construction homes, rent-to-own guidance, and initiatives like Florida's Hometown Heroes program aimed at assisting homebuyers.

Visit [www.bernardsellsflhomes.com](http://www.bernardsellsflhomes.com) to explore available homes, schedule a [free consultation](#), or connect with Bernard directly at 321.443.5582 to get your questions answered.

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## Your Next Step: Take the 90-Day Challenge



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You have read the blueprint, and now you know it is possible to achieve homeownership. The key is to take action and start the process today.

Accept the challenge: Commit to transitioning from renter to owner within the next 90 days.

Book a free strategy session now: [Click here to initiate your journey.](#)

Get your questions answered, tour homes, secure pre-approval, and watch your life transform as you move toward homeownership.

“You’re not just buying a home. You’re claiming your future.”

**Let’s make your dream a reality.**



# From Renter to Owner in 90 Days: The...



"From Renter to Owner in 90 Days" is your essential roadmap to breaking free from the cycle of renting and stepping into homeownership. With a structured plan and expert guidance, this book equips you with practical steps to save, budget, and secure your dream home in just three months. Embrace the 90-day challenge and transform your future while building equity and financial stability.