

# From Renter to Owner in 90 Days

**PRO EDITION (2025)**

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Disponible en Español.

# The Renter's Tax: Why Owning Changes Everything

Every month you pay rent is money that doesn't build your equity, credit mix, or long-term wealth. Ownership flips the script by converting a monthly cost into a growing asset, stabilizing your payment (vs. rent hikes), and giving you control over your home.

Bottom line: If your current rent is similar to a starter-home payment, you're closer than you think. Your next move is information + action.

## Build Equity

Convert monthly payments into a growing asset that builds wealth over time

## Stable Payments

Protect yourself from annual rent increases with fixed-rate mortgages

## Control Your Home

Make improvements, customize your space, and build roots in your community



**i CTA → Book a 15-minute "Am I Mortgage-Ready?" call:**  
<https://www.bernardsellsflhomes.com/schedule-your-free-buyer-or-seller-consultation>

# How to Use This Guide (and Win in 90 Days)

## Success Formula



### Clarity

Define your goal + budget



### Commitment

Take weekly actions



### Consistency

Show up for 12 weeks

## Quick-Start Guide

- Skim the Quick-Start then jump to Days 1–30 and start today.
- Use the checklists & worksheets at the end to track progress.
- Text/call when you hit a snag—my team removes roadblocks fast.



## Your 7-Step Path to Keys in Hand

01

**Free Strategy Call with Bernard (15 min).** We outline your timeline, budget band, and city/zip targets.

02

**Readiness Scan** (credit pulls with lender, soft where possible).

03

**Budget & Cash Plan** (down payment path, closing costs, reserve).

04

**Full Pre-Approval** (not pre-qual).

05

**Targeted Home Search** (Poinciana/Kissimmee/Davenport + new construction options).

06

**Offer & Negotiation** (close cost help, rate buydowns, warranty leverage).

07

**Inspection → Appraisal → Clear-to-Close → Keys!**



**CTA → Book your slot now:** <https://www.bernardsellsflhomes.com/schedule-your-free-buyer-or-seller-consultation>

# Mindset of an Owner: Clarity → Commitment → Consistency

## Clarity

Write 3 reasons you're buying (family, stability, wealth).

Reason \_\_\_\_\_

#1: \_\_\_\_\_

Reason \_\_\_\_\_

#2: \_\_\_\_\_

Reason \_\_\_\_\_

#3: \_\_\_\_\_

## Commitment

Pick your closing month and reverse-engineer the 90 days.

Target Closing Month:

\_\_\_\_\_

Start Date (90 days prior):

\_\_\_\_\_

## Consistency

Weekly check-ins with me keep momentum high.

Set a recurring calendar reminder every:

\_\_\_\_\_

Success isn't about perfection—it's about taking consistent steps toward your homeownership goal over 90 days.

 Need help clarifying your homeownership goals? Text 'HOME' to (321) 443-5582

# Days 1–30: Prep & Position (Credit, Cash, Documents)

1

## Credit

- Pull tri-merge with lender; dispute errors; avoid new debt.
- If score < 620, implement a 30-day credit tune-up:
  - Pay down revolving balances to <30% utilization.
  - Settle small collections (if lender advises).
  - Add one positive tradeline if thin file (authorized user or secured card).

2

## Cash Plan

- Target funds: down payment (as low as 3–3.5% for many programs), closing costs (estimate 2–5%), and 1–2 months' reserves.
- Sources: savings, gift funds (documented), program assistance, seller/builder credits.

3

## Documents to Prep

- 30 days pay stubs
- 2 years W-2/1099
- 2 months bank statements
- ID
- Address history
- Landlord verification

(full checklist in Section 11)



**CTA → Start with a free readiness call:**

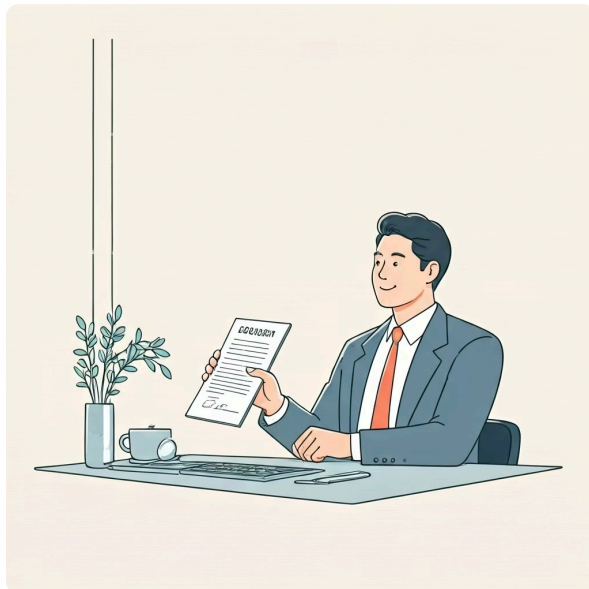
**<https://www.bernardsellsflhomes.com/schedule-your-free-buyer-or-seller-consultation>**



# Days 31–60: Pre-Approval, House Hunt & Leverage Incentives

## Pre-Approval

- Lock your budget range including taxes/insurance/HOA.
- Compare FHA Conventional VA USDA with lender; weigh MI, DTI, reserves.



## House Hunt

- Prioritize: commute, schools, layout/bed-bath, HOA rules, resale potential.
- Tour a calibrated set of homes that fit the loan + lifestyle.

## Leverage Incentives

- Builder credits for closing costs and interest rate buydowns.
- Possible down payment/closing assistance (program availability varies by income, credit, and location).
- Seller concessions when market conditions allow.

**3–3.5%**

### Minimum Down Payment

For many first-time buyer programs

**2–5%**

### Closing Costs

Typical range as percentage of purchase price

**1–2**

### Months' Reserves

Recommended emergency fund after closing



**CTA → Get your custom MLS search + new-construction list:**

<https://www.bernardsellsflhomes.com/poinciana-new-construction-homes>

# Days 61–90: Offer, Inspection, Appraisal, Clear-to-Close

## Make the Offer

- Use recent comps + days on market to position price & terms.
- Ask for targeted concessions (rate buydown > generic price cut when payment matters).

## Appraisal → Final Approval

- Provide comps & upgrade list to support value, if needed.
- Don't open new credit, change jobs, or make big purchases before closing.

## Inspection → Negotiation

- Focus on health/safety/major systems.
- Options: repair, credit, or warranty depending on lender/loan type.

## Closing

- Final walk-through, sign docs, fund, get keys.
- Celebrate → set utilities & insurance.

⚠ **IMPORTANT:** Don't make any major financial changes between approval and closing! No new credit cards, auto loans, or job changes.

✅ **CTA → Lock your 90-day target date with a call: <https://www.bernardsellsflhomes.com/schedule-your-free-buyer-or-seller-consultation>**

# New Construction Advantage & Down Payment Programs

## New Construction Advantage

(When It's the Smart Move)



### Less Competition

Fewer bidding wars, flexible close dates



### Warranties

New home warranties and energy efficiency



### Incentives

Frequent closing costs and rate buydowns

**Pro Tip:** Visit with your agent (me) to preserve leverage and incentive eligibility.



## Down Payment & Cost-Saving Programs

(Overview)

Program availability changes—confirm details with your lender.

### Low Down Payment

FHA (as low as 3.5%), Conventional 3% (first-time buyer variants).

### Zero Down

VA, USDA (eligibility-based).

### Assistance

State/Local down payment or closing cost help; certain workforce-focused programs.

### Rate Strategies

Temporary/permanent buydowns (e.g., 2-1 buydown), builder/lender credits.

☐ CTA → Ask me for today's eligible programs for your profile.



# The Renter-to-Owner Math & Lender Requirements

## The Renter-to-Owner Math (Worksheets)

### Payment Targeting (Rule-of-Thumb)

- Start with a monthly housing target you're comfortable with.
- Work backwards: principal+interest + taxes + insurance (+ HOA/PMI if applicable) = total payment.

### Equity vs. Rent Worksheet

Current monthly rent:	_____
Comparable ownership payment:	_____
Monthly principal paid (approx.):	_____
Year-1 equity built (approx.):	_____

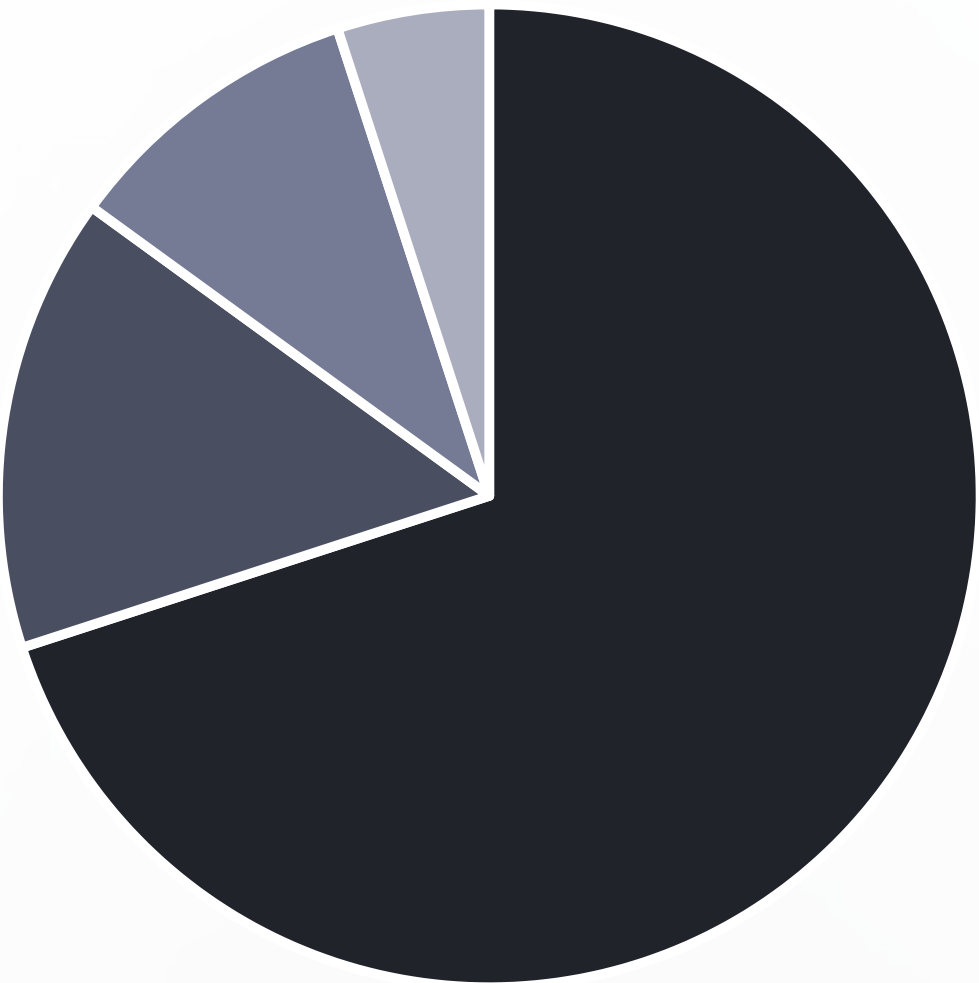
### Out-of-Pocket Planner

Down payment goal:	_____
Closing costs estimate:	_____
Credits/assistance expected:	_____
Net cash to close:	_____

## What Lenders Need: The Ultimate Document Checklist



- ☐ Government ID, Social Security card
- ☐ 2 years address & employment history
- ☐ 30 days pay stubs (or P&L/1099 for self-employed)
- ☐ 2 years W-2/1099/tax returns
- ☐ 2 months bank/asset statements
- ☐ Gift letter (if applicable)
- ☐ Divorce/decreed, child support docs (if applicable)
- ☐ Landlord verification or cancelled checks (if requested)



Principal & Interest    Property Taxes    Insurance    HOA/PMI

Typical breakdown of a monthly mortgage payment components

# Closing Process, FAQs & Next Steps

## Inspection & Appraisal: How to Negotiate Like a Pro

- Inspection: Focus on major systems (roof, HVAC, electrical, plumbing, structure).
- Negotiation: Ask for repairs or credits tied to safety/functionality.
- Appraisal Tips: Provide upgrade list & comps; if low, consider reconsideration of value with data.

## Closing Day + Your First 30 Days as a Homeowner

**Before Closing:** Final walk-through, verify repairs, wire funds safely (beware wire fraud).

**After Closing (First 30 Days):** Change locks, set utilities, homestead exemption (if eligible), meet HOA, set maintenance schedule, build emergency fund.

📄 **CTA → Get my First-30-Days Owner Checklist by email—reply "Checklist."**

## Common Roadblocks & How We Solve Them

**Credit just shy:** Rapid rescore plan, strategic pay-downs, alt tradelines.

**Thin savings:** Pair lower down-payment loan + assistance + seller/builder credits.

**Debt-to-Income tight:** Lower rate via buydown, increase credit score tier, consider cheaper taxes/HOA areas.

**Appraisal hiccup:** Rebuttal packet with comps; renegotiate price/credits if needed.

**Income type:** W-2 vs. 1099 vs. self-employed—match loan type to profile with lender.

## FAQs (First-Time Buyer Edition)

**Q:** How fast can I really close?  
**A:** Many loans close in ~30–45 days once you're pre-approved and under contract.

**Q:** Do I need 20% down?  
**A:** No. Many first-time buyers close with 0–3.5% down (program-dependent).

**Q:** Can I use gift funds?  
**A:** Often yes, with documentation. Ask your lender for exact rules.

**Q:** What if my lease isn't up?  
**A:** We can target homes with flexible closings or negotiate a later possession date.

**Q:** New construction or resale?  
**A:** Depends on incentives, timeline, and location. We'll run both paths.



## About Bernard Jackson

Bernard Jackson is a bilingual REALTOR® (English/Español) with LPT Realty, an Accredited Buyer's Representative (ABR®), and a trusted guide for first-time buyers across Central Florida. He specializes in helping renters become owners, with a calm, data-driven approach and deep local knowledge of Poinciana, Kissimmee, and Davenport.

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## Your Next Step

Let's map your path from renter to owner—starting today.

- Book your free 15-minute strategy session now:

<https://www.bernardsellsflhomes.com/schedule-your-free-buyer-or-seller-consultation>

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