

GALINDO TRUST  
 ROBERT L. FLORES, JR.  
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 CEDAR PARK, TX. 78630-2375  
 OFFICE  
 FAX

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**SUPER OWNER FINANCING PROGRAM**

Thank you for taking the time to discuss the potential of Home Ownership. Our OWNER FINANCING PROGRAM gives you many benefits such as immediate possession, locked in sales price, pride of ownership and possible Income Tax Savings. You can own with a low down payment and no closing costs if owner financed.

If you bought a home like this the conventional way with bank financing, they usually require 5%-10% (\$2,600-\$5,200) down, plus 2-3% closing costs (\$1,040-1,560) and pre-pays (\$700-850). So you could spend a Total of \$4,340 to \$7,610 to buy the conventional way. Most of the time you must pay \$300-500 of nonrefundable expenses just to get the bank financing started; even if you are later turned down for the loan! I believe OUR OWNER FINANCING PROGRAM is easier, less expensive and gives immediate possession.

STEP ONE (OWNERSHIP)	OWNER FINANCED 2 BEDROOM 1 BATH	
PURCHASE REQUIREMENTS	DOCUMENTATION REQUIREMENTS	
SALES PRICE	\$52,000	CONTRACT FOR DEED
DOWN PAYMENT REQUIRED	2,000	CLOSING STATEMENT
TOTAL FINANCED	\$50,000	
1st Lien	50,000.00	
		(for 15 years @ 10%) \$537.30
		*Insurance \$385.00 annually 32.04
		*Taxes \$1087.92 annually 90.66
		<b>TOTAL MONTHLY PAYMENT \$660.00</b>

DOWN PAYMENT REQUIRED 2,000.00  
 EARNEST MONEY PAID 500.00  
 BALANCE DUE ON 10/20/03 \$1,500.00      DATE 10/15/03

**BUYER AGREES THAT THE EARNEST MONEY IS PAID FOR ADMINISTRATION SERVICES AND LEGAL FEES AND IS NOT REFUNDABLE. SELLER AGREES TO APPLY THE EARNEST MONEY AS DOWN PAYMENT AT CLOSING**

\*All figures are approximations. All required documents are included without charge to buyer. All closing costs are included except for Escrow Account Prepayment of 13 months of Hazard Insurance and 3 months of taxes.

**BUYER MUST PROVIDE ONE (1) YEAR OF HAZARD INSURANCE AT THE TIME OF CLOSING**

Alfredo Lopez  
 Buyer

Robert L. Flores  
 Seller

Maria Del Rosario Lopez  
 Buyer

*\$1,500 given on  
 10/20/03 by Alfredo  
 Lopez  
 Robert L. Flores*