

RED DIAMOND DEALS

THE PERFECT GOLF COMMUNITY HOME

Adorable 2Bd/2Ba home. Light & bright interior features 2 sets of sliding glass doors that open onto the oversized lanai/screened porch with a privacy wall, & an oversized single garage. **\$189,900**

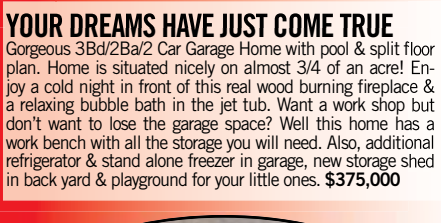


MLS# 200745787



MLS# 200725800

ELEGANCE AT IT'S BEST Very elegant 3Bd/2Ba home that sits on a very nice corner lot. This home has a breakfast bar and upgraded appliances in kitchen, French door entry, vaulted ceilings, and a beautiful custom bathroom. As well the floors are done in carpet, tile and a unique wood throughout. Outside is an in-ground pool w/waterfall. **\$324,000**



MLS# 200729513

YOUR DREAMS HAVE JUST COME TRUE

Gorgeous 3Bd/2Ba/2 Car Garage Home with pool & split floor plan. Home is situated nicely on almost 3/4 of an acre! Enjoy a cold night in front of this real wood burning fireplace & a relaxing bubble bath in the jet tub. Want a work shop but don't want to lose the garage space? Well this home has a work bench with all the storage you will need. Also, additional refrigerator & stand alone freezer in garage, new storage shed in back yard & playground for your little ones. **\$375,000**



MLS# 200734526

GET CARRIED AWAY WITH THIS DEAL

Come on and enjoy this beautiful 2Bd/2Ba in Lazy days. This is a 55+ community that you own your own land in. The park has 2 clubhouses, RV Storage, heated pool, horse shoes, shuffleboard and library/craft room. Home is furnished and waiting for you. A/C and duct work are newer. You don't want to miss out on this deal. **\$57,990**



MLS# 200732744

CLOSE TO ALL THINGS NECESSARY

This 3Bd/2Ba Pool home is just what you are looking for. It has a circular driveway accented by beautiful foliage. The home has a great room effect! There is a newer roof, newer appliances and a newer Mansard Pool Cage as well. Come take a look! **\$230,000**

Learn How To Buy a Home With Little to No Money Down!

FREE Buyers' Seminar

When: August 8th, 2007

Where: Clarion Hotel
Fort Myers, FL

Time: 7-9pm

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Florida Housing launches statewide mortgage reduction program

SPECIAL TO FLORIDA WEEKLY

Florida Housing Finance Corporation announced details of a new statewide program to help first-time home buyers reduce their monthly mortgage payments.

Steve Auger, executive director of the organization, said that it's a partnership with four major mortgage insurance companies to reduce a homeowner's monthly mortgage insurance payments by at least \$100.

Private mortgage insurance protects a lender if a borrower defaults on the loan and is often required for homebuyers who are unable to make at least a 20-percent down payment. Over the last few years, mortgage insurance costs have dramatically increased, and it is not uncommon now for borrowers to have monthly mortgage insurance costs of over \$300.

"We have a new program to help more Floridians, with little to no down payment, secure a lower monthly mortgage payment for a home of their own," said Auger. "Through this new mortgage insurance reduction partnership, homebuyers can increase their purchase power, qualify for a loan sooner and establish long-term fixed mortgage payments they can afford."

Consumers can qualify for the reduced mortgage insurance program by participating in one of Florida Housing's pre-purchase homebuyer education courses offered statewide by the organization's affordable housing partners, such as HANDS of Central Florida. The partnership is but one of many programs, such as the First Time Homebuyer, Down Payment Assistance and Mortgage Credit Certificate programs, offered by Florida Housing to help low-to-moderate income families afford their own home.

New Kissimmee homeowner Karla White explains the benefits of Florida Housing's First Time Homebuyer Program. "We

attended the first-time homebuyer workshop and learned the importance of good credit, the home inspection and closing processes, mortgage insurance and escrow," she said. "We now own a home, we're building equity and I have the peace of mind that I can afford my mortgage payments," she added.

With more Floridians facing foreclosure, the legislative debate over property taxes and growing concerns about predatory lending, consumers interested in owning a home in Florida need to be fully educated about the complex home-buying process. The good news is home buyer education is available to all Floridians, regardless of income; home buyers can take advantage of the cooling real estate market; and local governments are taking steps to increase affordable housing opportunities, especially for working professionals such as police officers, nurses and teachers.

"Affordable housing is no longer just a plan for low-income families to become home owners. Affordable housing is workforce housing! It is the economic lifeblood of our cities, and of our state," said Rene Flowers, Florida League of Cities president and councilwoman of the City of St. Petersburg. "If we lose the ability to house our workers - through either home ownership or affordable rental units - our businesses will suffer, the economy of our cities will suffer, and the quality of life we Floridians enjoy soon will begin to suffer. Affordable housing is the responsibility of government at all levels, as well as the private sector. It is the cornerstone of a strong and vibrant Florida."

For more information about the Florida Housing Finance Corporation and the Mortgage Insurance Partnership, please visit www.floridahousing.org.

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LEISURE ISLAND REALTY

<p>MYERLEE GARDENS VILLA A 2 bedroom, 2 bath furnished condo in a great South Fort Myers location. 2 screened lanais. Carport. A 55+ community. No pets. \$145,000</p>	<p>GOLFVIEW A great opportunity in this 3rd floor, 2 bedroom, 2 bath condo overlooking spectacular golf course & lake. Unlimited golf. \$163,000</p>	<p>LEHIGH ACRES A nice 3 bedroom, 1.5 baths. Updated kitchen with new appliances. New stucco on this CBS home. Attached carport, fenced yard. \$154,900</p>
<p>NEW HOME A brand new Mercedes Home, 4 bedroom, 2 bath, formal dining room, den, large kitchen, large master bedroom, Driveway has special paving, a 3 lot-site. \$300,000</p>	<p>MYERLEE GARDENS A lovely 2 bedroom, 2 bath condo, beautifully decorated and furnished. Ready to move-in. Carport. A very active 55+ Community. No pets. \$154,900</p>	<p>AFFORDABLE A nice 2 bedroom, 1 bath home, CBS construction, completely fenced, carport. Huge lanai w/plexiglass windows. Newly renovated. \$129,900</p>

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