

# The '14' Places to Find Your Down Payment & Closing Costs to Own a Home NOW!

Whether owner occupant or investor, there are two financial roadblocks that many, many people experience when taking the first step to home ownership. The first is bad credit, which can stop the process dead in its tracks (Ask for our report #3 on Credit Restoration).

And next is not having the necessary funds for the down payment and banks closing cost which we will cover in this report. You will be surprised just how many resources you already own or are right at your fingertips, once you know where the banks will let you look and use.

The expenses to close a loan on your home include: down payment, first year of home owners insurance, property taxes, attorneys fees and banks closing costs. Typically what a buyer needs to cover these costs can run from \$8,000 to \$12,000 for a \$75,000 - \$125,000 starter home.

Let me share some of the ways you can gather the necessary funds to pay the entire down payment and closing costs:

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| <b>1.) Cash in savings or checking</b>             | <b>8.) Tax return refund</b>                  |
| <b>2.) Borrow from whole life insurance policy</b> | <b>9.) Grants</b>                             |
| <b>3.) Borrow off your 401k</b>                    | <b>10.) Home Equity Loan</b>                  |
| <b>4.) Borrow off your annuity</b>                 | <b>11.) Sellers Concession</b>                |
| <b>5.) Sell your stocks</b>                        | <b>12.) Gift from family member</b>           |
| <b>6.) Cash in savings bonds</b>                   | <b>13.) Sell your recreational vehicle*</b>   |
| <b>7.) Sell your second vehicle *</b>              | <b>14.) Sell gold or an expensive doodad*</b> |

## Bonus: How about a 0% Down V.A. or USDA Mortgage...

Read about all it in our report #11 titled:  
“The \*4\*Top Secret Government Financing Programs”

\* When selling an auto, gold or a doodad, mortgage lenders require the proof of ownership, written appraised value and receipt or bill of sale. Make and keep a paper trail.

For a **FREE 30-minute Buyer Consultation**  
grab your phone NOW and call Adolfi R.E.  
**(315) 695-6434**

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