

# 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 on Credit Restoration).

And next is not having the necessary funds for the down payment and bank closing costs 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 bank 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:

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

## **Bonus: How about a 0% down V.A. or USDA mortgage...**

Real about them in our report titled:

*The 4 \*Top Secret\* Government Mortgage 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.

**ADOLFI**  
REAL ESTATE

For a **FREE 30 Minute Buyer Consultation** grab your phone NOW and call Adolphi Real Estate at **(315) 695-6434**