

AFFORDABILITY DEPENDS ON YOU — NOT THE LENDER

- ◆ FHIA 203(b) mortgages
- ◆ FHA 203(k) mortgages
- ◆ FHA nonqual assumables
- ◆ FHA assumable w/qualifying
- ◆ HUD/FHA foreclosures
- ◆ VA mortgages
- ◆ VA assumable w/qualifying
- ◆ VA nonqual assumables
- ◆ FHA Title 1 home improvement loans
- ◆ ARMs
- ◆ Community reinvestment loans
- ◆ Co-ownership
- ◆ Compensating factors
- ◆ Fannie Mae Community Home-Buyers programs
- ◆ Fannie 97
- ◆ Fannie Mae affordable mortgage programs
- ◆ Freddie Mac central city mortgage programs
- ◆ Fannie Mae Start-up Mortgage
- ◆ ARM hybrids
- ◆ State VA mortgage programs
- ◆ Habitat homes
- ◆ Owner will carry (OWC)
- ◆ Second mortgages
- ◆ Real estate owned (REOs)
- ◆ Not-for-profit grant money
- ◆ Government grant money
- ◆ Employer-assisted mortgage plans
- ◆ ARM assumptions
- ◆ Lease-purchase agreements
- ◆ Interest rate buydowns
- ◆ Wraparounds
- ◆ Sweat equity
- ◆ Shared equity
- ◆ Interest rate buy-ups
- ◆ State mortgage bond programs
- ◆ Private mortgage insurance (PMI)
- ◆ New home builder finance plans
- ◆ Create value/fixer-uppers
- ◆ County down-payment assistance
- ◆ City down-payment assistance
- ◆ Energy-efficient mortgages
- ◆ Self-contracting
- ◆ Pledged collateral
- ◆ Blanket mortgages
- ◆ Cosigners
- ◆ Co-borrowers
- ◆ Shared housing/housemates
- ◆ Financial fitness exercises
- ◆ Accessory apartments
- ◆ Mortgage credit certificates (MCCs)
- ◆ Lease options
- ◆ Gift letters
- ◆ Homebuyer seminars, fairs, classes
- ◆ Homebuyer counseling centers
- ◆ Rural Development Administration (formerly FmHA)
- ◆ Buy a duplex, triplex, or other income property
- ◆ Graduated payment mortgages
- ◆ Contract-for-deed
- ◆ Tenant-in-common (TICs)
- ◆ Balloon mortgages