



AREA THREE: CREATIVE THINGS LENDERS CAN DO TO FINANCE A TRANSACTION

1. Lender-Funded Buydowns
2. Fannie Mae's "My Community Mortgage"
3. Running Scenarios with Automated Underwriting Systems
4. Adjusting Amortization Periods to Lower Payments
5. Adjusting Interest Rates to Cover Closing Costs
6. State, Province, and Local Grant or Bond Programs
7. Mortgage Credit Certificates
8. Private Lending

FIGURE 57 A great mortgage professional can offer a lot of proven solutions. Run this list by your preferred mortgage vendors to see which ones they offer and what else they can do to help.