



Secrets of Buying Your Home or Investment Property for Nothing Down

A Special Report From Real Estate Expert Bob Bruss

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“It’s now possible to buy a home with no money down. 100% financing is no longer a strange thing.” That’s what Ted Grose, President of the California Association of Mortgage Brokers, said in the *San Francisco Chronicle* on Sunday, April 18, 2004. He’s right, of course. I’ve been writing about how to make low and no down payment home purchases and investments for many years. *Finally, the popular press is catching up with real world reality.*

When Robert G. Allen wrote his best seller book *Nothing Down* over 20 years ago, he taught home buyers and realty investors it *is* possible to buy real estate without cash from the buyer’s pocket (that’s the definition of “nothing down” – little or no cash from the property buyer’s pocket).

Until Allen’s book was written, few people (especially real estate salespeople!) understood how to benefit from real estate without making a traditional 20% (or more) cash down payment. At the time, I was a broker with Grubb & Ellis Co., Realtors, on Union Street in San Francisco. When we would get a rash of phone calls asking “Do you have any houses available for nothing down?” we knew Robert Allen’s seminar had just passed through town!

Today, buying real estate with little or no cash from the buyer’s pocket is almost routine, even if you have bad credit. A few years ago, the nation’s largest secondary mortgage market buyer, Fannie Mae, agreed to buy 103% home loans (the extra 3% is supposed to pay closing costs). Competitor Freddie Mac created a similar program. *But these zero-down home purchase programs have a major, expensive flaw.*

That expensive “flaw” is called PMI – private mortgage insurance. *High-risk institutional home loans exceeding 80% loan-to-value are, by law, required to have mortgage insurance to protect the lender from loss on the riskiest portion of the home loan exceeding the traditional 80% limit.* PMI insurers jumped to insure lenders for these so-called risky mortgages. But borrowers pay the high PMI cost. On top of the above-market high interest rates for 100% (or more) financing, borrowers are expected to pay an approximately 1% additional cost for PMI.

EXAMPLE: Suppose the interest rate on a 103% “nothing down” home loan is 6.5%. Because that is a high-risk mortgage, PMI is required to protect the lender

from loss on the top 20% of the mortgage. But the cost of PMI is roughly 1% additional, thus costing the borrower about 7.5% total interest in this example.

To make the “PMI problem” even more costly for borrowers, Fannie Mae and Freddie Mac guidelines say PMI cannot be canceled by borrowers until the home loan is at least 24 months old and the residence has at least 20% owner equity (home equity is the difference between the home’s market value and its total loan balance). Even when homes were appreciating in market value 10% or more annually, some nasty lenders said the 20% equity buildup could only come from paying down the mortgage balance and not from market value appreciation.

The result is many borrowers with over 20% equity are forced to waste money on their unnecessary PMI premiums of \$50 to \$150 per month, sometimes more. The solution for these borrowers stuck with bad lenders who refuse to cancel PMI? Refinance with another lender who doesn’t require PMI.

SMART MORTGAGE LENDERS USE CREATIVE FINANCE TO AVOID THE DREADED P.M.I. Within the last few years, many savvy mortgage lenders finally became creative to help home loan borrowers avoid expensive PMI. Yes, there has always been the no-down payment VA (Veterans Administration) home loan for qualified veterans.

But the big VA-mortgage drawbacks are (1) you have to be a qualified veteran and (2) the VA loan limit is too low for high-cost residence areas. In response to the drawbacks of VA and PMI high loan-to-value ratio home loans, creative lenders developed various home loan combinations that don’t require expensive PMI, thus saving home buyers money with lower monthly payments.

EXAMPLE: A very popular combination is an 80% first mortgage plus a home equity loan second mortgage (usually from the same lender) for up to 20%, thus creating 100% financing. The result is the home buyer obtains a practically zero down payment home purchase at a market interest rate on the first mortgage and a home equity second mortgage at a low interest rate (often at the prime interest rate). *However, the home equity loan’s adjustable interest rate carries the borrower risk of probable rising interest rates.* Some lenders offer this “piggyback” 100% program on refinances too.

TWO MAJOR REASONS FOR BUYING A HOME OR INVESTMENT PROPERTY WITH LITTLE OR NO CASH DOWN PAYMENT. As long-time home owners and real estate investors know, there are two primary reasons why little or no cash down payment is so desirable when acquiring real estate.

REASON #1 – THE BUYER DOESN’T HAVE CASH FOR A DOWN PAYMENT. *This is the obvious major reason why most home buyers and investors want to purchase for nothing down.* Savvy home buyers realize, even in communities with modestly appreciating market values at the nationwide current annual average

around 6%, buyers can't save for a home down payment as fast as new and resale home prices are rising.

Prospective home buyers who try to save for a down payment quickly discover they are on a treadmill with no forward progress. But the smartest home buyers decide to purchase a home NOW for nothing down to start benefiting from rising home equity as market values of homes gradually increase.

REASON #2 – REAL ESTATE LEVERAGE. Savvy home buyers and real estate investors understand the big benefits of real estate leverage (“leverage” means controlling a property with as little of the owner’s cash as possible).

EXAMPLE: Suppose you buy a \$100,000 home for \$100,000 cash (if you can find a \$100,000 house or condo!). If that residence appreciates at the current national average 6% market value appreciation rate, as reported for 2003 by the National Association of Realtors, it will be worth about \$106,000 in twelve months. That’s a 6% return on your investment. Not bad! However, suppose instead you made a \$10,000 cash down payment and obtained a \$90,000 mortgage at 6% annual interest. Assuming the same 6% annual home market value appreciation, your \$6,000 “profit” becomes a whopping 60% return on your \$10,000 down payment investment. However, you will now have monthly mortgage payments (which will be approximately the same as rent for equivalent housing, considering the income tax deduction benefits).

Which is better? A 6% return on a big \$100,000 cash investment, or a 60% return on a low \$10,000 investment? You decide! If you can’t figure out the answer, you probably shouldn’t be buying a home or investment real estate.

Here’s a tougher question: If you buy a home or investment property for zero cash down payment and it appreciates 6% annually in market value, what is your return on your investment? If you answer “I don’t know” or “Infinity,” you are correct and go to the head of the class!

HOW TO ACQUIRE YOUR HOME OR INVESTMENT PROPERTY WITH LITTLE OR NO CASH FROM YOUR POCKET. Now that we all understand and agree that buying real estate with little or no cash from our pockets is a smart idea, it’s time to look into the specific “how to” steps individuals can take to acquire real estate this way.

Incidentally, the “big boy” real estate tycoon investors, such as Sam Zell, Donald Trump, Melvin Simon, the LeFrak family, Walter Shorenstein, Gerald Hines, etc. use the same methods. They almost always obtain their “down payment” money, one way or another, from investor partners. It’s called using “other people’s money” (OPM).

That’s why REITs (real estate investment trusts) have become so popular among investors – REITs provide real estate benefits and the liquidity of common stock, but

without the headaches of ownership and management. However, I must hasten to add that REIT investors are at the mercy of the REIT managers – lots of REITs have gone broke due to bad management – the stockholders lost all or substantial portions of their invested dollars. If you want to learn more about how real estate tycoons think and invest, read Steve Bergsman’s superb new book **Maverick Real Estate Investing.**

STEP 1 – CHECK YOUR CREDIT AND YOUR FICO (FAIR, ISAAC & CO.) SCORE. Whether you want to buy your personal residence or an investment property, the first step is to check your credit report and FICO score because then you will know if you can easily borrow from a traditional mortgage lender, such as a bank or mortgage banker, or if you should use non-traditional real estate finance sources.

The easiest and most private place to check your credit and FICO rating is on the Internet. For example, at www.myfico.com for \$12.95 you can get a copy of your Equifax credit report, plus your FICO score. No matter how high your FICO score is, you will be given suggestions how to improve it. If you are ready to buy a home or investment property now, you might want to order the 3-in-1 credit report for \$39.95 to check your credit reports at all three major nationwide credit bureaus: Equifax, Experian, and Trans Union.

If you just want to order your individual credit report from one credit bureau on the Internet for about \$8 each, you can go to www.equifax.com, www.experian.com, or www.tuc.com.

When you discover any inaccurate information that hurts your FICO score, be sure to follow the procedure listed to get that wrong information in your credit report corrected as fast as possible. By federal law, the credit bureaus have 30 days from the date of your request to verify harmful information that you challenge. After 30 days, it must either be verified with the credit grantor, such as a department store or credit card company, or removed from your credit report. Many creditors neglect to reply so the adverse information must be removed – even if it is true!

Be sure to insist the credit bureau sends you a corrected copy of your credit report within 30 days – follow up because credit bureaus are notoriously lax about (a) verifying your credit dings, and (b) removing them when they are incorrect or can’t be verified.

STEP #2 – GET PRE-APPROVED IN WRITING BY AN ACTUAL LENDER. If you have a good FICO score of 620 or above, the next step is to get pre-approved in writing for a home mortgage by an actual lender. *Based on the large number of complaints I have received from my newspaper readers about Internet lenders who take loan applications but don’t follow up with pre-approval letters, I suggest you apply with a “bricks and mortar” local mortgage broker or direct lender such as a bank.* Avoid the Internet lenders!

If you apply with a mortgage broker, however, be sure he or she understands you want a written pre-approval letter or certificate from an actual mortgage lender – such as

Bank of America, Countrywide, or Washington Mutual – and not just the mortgage broker’s “pre-qualification letter” (which means nothing because the mortgage broker isn’t the actual lender).

STEP #3 – LOOK FOR MOTIVATED REALTY SELLERS. After you know your personal credit status, and if you can qualify for 100% mortgage lender financing, whether you want to buy a house or condo for your personal occupancy, or you want to acquire investment property such as rental houses or commercial buildings, now it’s time to start looking at actual properties for purchase with virtually no cash out of your pocket.

If you have a home loan pre-approval letter or certificate from an actual lender, you’re in good shape to buy a house or condo for personal use. However, if you (a) weren’t able to get pre-approved by a lender, (b) have a FICO score below 620, and/or (c) want to buy investment property, you can still buy your residence or investment property with virtually no cash.

Whether you are pre-approved by an actual lender, or you will need “financial help” from the seller (often called “creative finance”), now it’s time to start the property quest. Highly motivated sellers, also called “don’t wanters” sellers, are often the most flexible for helping buyers purchase real estate for small or zero out-of-pocket cash down payments.

Always ask, “Why is the seller selling?” If you learn the seller has a strong motivation, such as a job transfer, unemployment, death or birth in the family, divorce, marriage, retirement, or illness, you might be able to create seller finance terms which are better than obtaining 100% mortgage financing from a conventional lender such as a bank.

EXAMPLE: A few weeks ago I met an investor who buys tax-defaulted properties at tax sales in Arizona and California. When I asked her if she keeps or sells the properties she acquires, she said she usually sells the properties quickly at a profit because she doesn’t want to get involved with managing rentals. Then I inquired if she ever carries back the mortgages for her buyers. She said that is her favorite finance technique because then she builds a steady stream of future income. She agreed with me it’s usually much easier to collect mortgage payments than to collect rent and keep the rentals occupied by top-quality tenants. Her formula is to usually ask the buyer to get a new 80% first mortgage from a conventional lender, such as a bank, and then she will carry back a second mortgage. If the buyer has good credit, she said she gladly carries back a 20% second mortgage, thus offering 100% financing. Although she has only had one foreclosure so far, she said it turned out very well because she was able to resell the house again and earn a second resale profit from the same house.

HOW TO FIND HOUSES, CONDOS, AND INVESTMENT PROPERTIES WHICH CAN BE BOUGHT FOR LITTLE OR NO CASH. Even if you are pre-approved for 100% owner-occupied mortgage financing for your house or condo

purchase, you might want to read the next few sections anyway because many of the same techniques can also be used to locate properties which can be acquired at bargain below-market purchase prices.

1 – DON'T BELIEVE EVERYTHING YOU ARE TOLD; CHECK AND RE-CHECK. Experienced real estate agents will tell you sellers and others involved in a property sale often give them information that is incorrect. To illustrate, perhaps a home seller tells the realty agent the reason for the sale is to move to a better climate. That might be true. But another reason could be the seller *must* sell quickly because of overwhelming debt, unemployment, or other strong motivating factor.

EXAMPLE: I've told this true story before, but it's worth repeating. When I visited a Realtor's Sunday afternoon open house I asked my usual question "Why is the seller selling this lovely house?" The Realtor told me the seller was in her 80s and was moving about 150 miles away to live closer to her daughter. I learned the house was free and clear with no mortgage. When I asked if the seller would carry back a first mortgage, the agent said "absolutely not." Pretending to be deaf, I made my purchase offer for the seller to carry back a 90% mortgage and I would pay a 10% cash down payment (borrowed on my bank credit line so, for me, it was 100% financing with nothing down). The Realtor reluctantly and unenthusiastically said she would present my offer to the seller that evening when she came home. To my surprise, the Realtor phoned me about 6 PM to tell me she couldn't believe it, but the home seller accepted my offer. I think that Realtor became enthusiastic about my offer when she presented it to the seller because (1) the Realtor realized she would "double end" the sales commission and not have to share it with another agent, and (2) when the seller saw the \$1,023 monthly payment she would receive, she realized it would give her wonderful retirement income. A few years later, when I decided to sell that house and pay off its seller-financed mortgage, the seller begged to have my buyers take over that existing mortgage (she had become accustomed to those \$1,023 monthly payments).

2 – DON'T EXPECT TO FIND ZERO DOWN PAYMENT HOMES AND INVESTMENT PROPERTIES ADVERTISED. Very rarely will you ever see a newspaper ad for a "nothing down" property. *Instead, you will have to create your own no down payment purchase, such as I did in the example above.* If you do see a newspaper ad for "nothing down," that might indicate the local home sales market is very depressed and it is a strong buyer's market (meaning there are more homes for sale than there are qualified home buyers available).

EXAMPLE: A friend who recently returned from visiting Indiana (the current "foreclosure capital" of the nation) reported finding lots of houses advertised for sale with nothing down or "take over mortgage payment" terms. But he said many of those houses are "upside down," a term which means the mortgage balance is higher than the home's current market value. He said he would buy such a house only if the existing lender agreed to a "short sale" for less than the current mortgage balance (lenders *hate* to do that even though a short sale is

usually cheaper for the lender than a foreclosure sale loss). Then he added that he really didn't want to buy *any* houses there because, in his opinion, it will take years for the home sales market where he was looking to begin appreciating again in market value.

3 – LOOK IN THE “HOMES FOR RENT” AND “CONDOS FOR RENT” CLASSIFIED NEWSPAPER ADS. In many cities, there is currently a glut of apartment, house, and condo rentals. That means many landlords are hurting if they can't afford to carry the negative cash flow from their empty rental investment properties.

A good way to acquire such a property for little or no up-front cash is to lease it with an option to buy – this is a very profitable method to gain control of *any* property with little up-front cash on a lease-option especially if you're looking for a home to live in. Be sure to negotiate a generous rent credit toward your down payment of at least 33% of the rent you pay to the landlord. Details are in my special report “How to Profitably Use a Lease-Option to Buy or Sell Your Home or Investment Property.”

4 – BUILD UP SUBSTANTIAL UNSECURED LINES OF CREDIT. Most banks are very eager to loan money today. Have you noticed? However, much of that money is very expensive, especially credit card cash advances. I don't recommend them. *But business credit lines are often quite affordable.*

To illustrate, in just the last two weeks, I've received mail solicitations from American Express, MBNA, and Wells Fargo to use my business credit lines at low interest rates. However, watch out because many credit line solicitations are at a low interest rate for only six months or a year. But others offer permanent reasonable interest rates, such as 7% to 9%.

These unsecured credit lines can be used for real estate down payments (or any other purpose) thus enabling you to buy a home or investment property for essentially nothing down. But I will always remember Robert G. Allen's comment “It's easy to buy real estate for nothing down, but the hard part is making the payments!”

5 – CONSIDER ASSUMING OR BUYING “SUBJECT TO” AN EXISTING MORTGAGE. One of the easiest ways to buy real estate for little or no cash from your pocket is to either “assume” or buy “subject to” an existing mortgage that is already secured by the property. Then add some borrowed money for your down payment to create a 100% “nothing down” purchase.

When you agree to “assume” the legal obligation to pay the seller's existing mortgage, most institutional lenders will try to extract an assumption fee from you. If that fee is around 1%, that's reasonable and usually far cheaper than obtaining a brand new mortgage. However, if the current lender demands a very high assumption fee, or threatens to enforce the due on sale clause after you have taken title, you will probably be better off refinancing with another mortgage lender.

Incidentally, if you are the seller of a property where your buyer assumes the existing mortgage, ask the lender to release you of further liability on that mortgage. If you are not released from liability and your buyer defaults, it will reflect adversely on your credit report.

As a property buyer, I prefer to buy real estate “subject to” an existing mortgage. That means I do not assume the legal liability for payment of the current mortgage. Of course, I must make the monthly mortgage payments or lose the property by foreclosure.

The reason I prefer buying “subject to” existing financing is then I am not legally obligated for the mortgage payments in case something goes wrong (it never has and I’ve never defaulted). However, if the buyer defaults, it will reflect adversely on the *seller’s* credit report so sellers should be aware of this major drawback of selling “subject to” an existing mortgage.

Buying “subject to” an existing mortgage is especially appropriate if you plan to keep the property less than a year. This is called “flipping” the property. In their excellent book ***Flipping Properties*** authors William Bronchick and Robert Dahlstrom recommend buying fix-up properties below market value “subject to” existing mortgage financing without formal assumptions. They suggest quickly fixing up the property and either reselling or refinancing.

Another “flipper” low cost method of acquiring control of a property is to use a lease-option, which avoids dealing with mortgage lenders while the property is upgraded to increase its market value. As suggested in my lease-option special report, be sure the lease-option agreement allows you to renovate the property or, if appropriate, to sub-lease it to a tenant.

6 – CONSIDER “FOR SALE BY OWNER” (FIZZBO) PROPERTIES.

Individuals who try to sell their own house, condo, or commercial property without a professional real estate agent are obviously trying to save the sales commission. These folks can be either very easy or very tough. *Often, they are very unrealistic!*

That’s why most serious “fizzbo” sellers fail and wind up listing their properties for sale with a professional agent after 30 to 60 days. However, if you can convince a fizzbo seller that your purchase offer is the best they will receive, you might acquire a bargain property for little or no cash. But you will wind up doing most of the sales closing work which a realty agent would normally handle -- be very cautious.

7 – LOOK FOR PROPERTIES WHICH HAVE BEEN LISTED FOR SALE OVER 60 DAYS. If you are a member of the local MLS, or have a buyer’s agent who is, check the MLS listings that are over 60 days old. Many of those sellers (and their listing agents!) are probably getting very anxious.

Even if the property’s asking price is above market value, don’t hesitate to make a realistic purchase offer with little or no cash from your pocket. *After 60 days of an*

unsuccessful listing, serious sellers will usually listen to any decent offer that provides seller benefits, such as steady monthly income from a seller carryback first or second mortgage.

REVIEW OF HOW TO BUY YOUR HOME OR INVESTMENT PROPERTY FOR LITTLE OR NO CASH FROM YOUR POCKET. I only have a short space left to review the steps to take to acquire real estate with virtually none of your own cash.

1 – Begin with your credit report and FICO score. If you have reasonably good credit and a FICO score over 620, you can probably buy a personal residence with 100% mortgage financing. But please remember the explanation about how to avoid costly PMI. If you don't already have your credit report and FICO score, the easiest place to get this important information is at www.myfico.com for \$12.95.

The next step is to get pre-approved in writing by an actual mortgage lender. But remember so-called mortgage pre-qualification is worthless because it isn't a lender's actual loan commitment. If possible, avoid the dreaded PMI because it adds unnecessary costs and PMI can be very difficult to cancel even after you have built up more than 20% equity in your residence.

2 – Review the advantages of lease-options to control property while enjoying the maximum benefits of leverage. Leasing a property with an option to buy it at a fixed option price is usually far cheaper than taking title and making mortgage payments. The name of the real estate investment game is “control” so you can enjoy the advantages of probable future market value appreciation. My special report on lease-options explains the benefits further.

Incidentally, the longer the lease-option term, the better for the buyer. The best lease-option I ever negotiated was for 15 years. But you didn't expect me to tell you about my worst lease-option, did you?

3 – Build up your unsecured credit lines to use for realty down payments. Especially if you are a small business owner, build up your unsecured bank credit lines so you will have ready access to cash for down payments. However, avoid high interest rate credit card debt unless you will be using it just for a few months, such as to acquire a “flipper” house, fix it up, and then quickly resell or refinance.

Another great source of real estate down payment cash is the “Bank of Mom and Dad.” Parents are often eager to help their offspring buy their first home or get involved with investment property. If you are buying investment property, you might offer to let your parents claim the tax loss deductions on their tax returns if they would like a tax benefit. However, that means they must be on the title with you.

4 – Don't hesitate to specify in your purchase offer for the seller to carry back a first or second mortgage. After learning why the seller is selling, and what

seller problems might be solved by your purchase offer, don't hesitate to make a creative finance purchase offer. Remember my story about the 80-year old home seller and how I disregarded the listing agent's comment that the seller wouldn't consider financing my purchase. Until you make a written purchase offer, you'll never know what terms the seller might accept.

Incidentally, if you think a realty agent won't enthusiastically present your purchase offer to the seller, include these magic words in your offer "This purchase offer to be presented to the seller only in the presence of the buyer." *That clause gives you the opportunity to be there when your offer is presented to the seller.* However, if the realty agent seems enthusiastic and wants to conclude a sale, it's often best that the buyer and seller don't meet until after the seller accepts your purchase offer.

5 – Spread out your down payment to the seller. If you don't have much cash available for a down payment, but you have excellent income, a good way to solve the problem is to make a "deferred cash down payment" to the seller.

To illustrate, suppose you're short \$20,000 for a down payment. You might offer the seller \$2,000 per month deferred down payment for 10 months with zero interest. For the seller's security, there should be a second (or third) mortgage recorded against the property you're buying, just in case you don't make the deferred down payments.

6 – Work with a creative buyer's real estate agent. There is nothing worse than a real estate agent who thinks the only way to pay for a property purchase is with cash! Thankfully, there are many super-sharp experienced creative real estate agents who understand the unlimited finance possibilities to create a property sale. It is a joy working with these realty agents.

FOR MORE INFORMATION. Not every property can be purchased for little or no cash from your pocket. But all you need is one property at a time! More finance ideas are available in these excellent recent books: **Secrets of Buying and Selling Real Estate Without Using Your Own Money** by Robert Shemin; **Buy It, Fix It, Sell It, Profit!** by Kevin C. Myers; **209 Fast Spare-Time Ways to Build Zero Cash into 7 Figures a Year in Real Estate** by Tyler G. Hicks; **The Weekend Millionaire's Secrets to Investing in Real Estate** by Mike Summey and Roger Dawson; **Unlimited Riches** by Robert Shemin; and **Investing in Real Estate With Other People's Money** by Jack Cummings. All these superb books are available in stock or by special order at local bookstores, public libraries, and www.amazon.com.

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