



MORTGAGE WITH GRAHAM

NMLS ID 1505476

Down Payment Do's and Don'ts

DO:

- State/Local down payment assistance programs
- Checking and savings accounts
- Brokerage accounts (stocks, bonds, investments)
- Retirement accounts (401k, IRA)
- “Gifts” from immediate family/significant others
- Savings bonds
- E-currency (Crypto i.e Bitcoin, Dogecoin, etc)
- Borrowed funds from secured account (i.e Heloc, 2nd mortgage, etc)

Don't:

- Mattress money
- Cash
- Credit cards
- Non secured loans/personal loans
- Funds that can't be sourced and/or explained