

Did You
KNOW



HomeServicesLending^{LLC}

Alternative Sources of Funds to Close

The following are possible solutions for alternative sources of acceptable assets that may be used for down payment and closing cost assistance.

1. Gift funds from a family member
2. 401K¹
3. Stocks / Bonds
4. IRA / Keogh¹
5. IRS tax refunds
6. Sale of an asset
7. Borrowed funds secured by an asset²
8. Seller contributions
9. Lender paid closing costs—Higher interest rate, lower costs
10. Second mortgages / Lines of credit²
11. Cash value from life insurance policy
12. Downpayment Assistance Programs
13. City or State bond loan programs

HomeInfoSanDiego.com

North County Real Estate

Carlsbad, Oceanside, Vista, San Marcos
Escondido and Encinitas.

Gary Harmon, Realtor

20 years serving North County

760-745-1220

GaryHarmon@prusd.com

Prudential California Realty

Craig Piland

Home Mortgage Consultant

858-663-9850

PilandMortgageConsulting.com

craig.a.piland@hsl-ca.com



1. Please consult your tax advisor.
2. Borrowed funds requiring repayment must be considered in your mortgage approval process.

All first mortgage products are provided by Homeservices Lending, LLC Series A dba Homeservices Lending. Homeservices Lending may not be available in your area. ©2008 Homeservices Lending. All Rights Reserved. An Equal Housing Lender. Prudential California Realty is an affiliate of HomeServices Lending. Please speak to your real estate agent for more information on this affiliation.

#61759 11/08 - 02/09