

# PLATINUM'S HELPFUL HINTS FOR YOUR DOWN PAYMENT OPTIONS

**DO'S**



NMLS #13589  
BLOG.PHMC.COM

**DONT'S**

LEAVE A PAPER TRAIL OF YOUR FUNDS FOR AT LEAST 60 DAYS



**CASH**

BRING STACKS OF CASH TO YOUR CLOSING



PROVIDE CLEAR TRANSACTION HISTORY & BANK STATEMENTS

| Balance Last Statement |      | Deposits and Credits |      | Checks and Debits |      | Balance This Statement |
|------------------------|------|----------------------|------|-------------------|------|------------------------|
| Feb.                   | Mar. | Total Amount         | Feb. | Total Amount      |      |                        |
| 12,859.90              | 80   | 24,808.10            | 89   | 20,194.89         |      | 15,307.48              |
| CHECKS AND DEBITS      |      | DEPOSITS AND CREDITS |      | DAILY BALANCE     |      |                        |
| Date                   | To   | Amount               | Date | Amount            | From | Amount                 |
| 2-5                    | ATM  | 364.87               | 2-5  | 4,279.50          |      | 18,258.01              |
| 2-5                    | ATM  | 3,880.00             | 2-5  | 3,227.71          |      | 14,548.48              |
| 2-5                    | ATM  | 1,185.79             | 2-5  |                   |      | 13,362.69              |
| 2-5                    | ATM  | 379.50               | 2-5  |                   |      | 12,983.19              |
| 2-5                    | ATM  | 1,791.70             | 2-5  |                   |      | 11,191.49              |
| 2-7                    | ATM  | 1,487.90             | 2-8  | 49.00             |      | 9,703.59               |
| 2-8                    | ATM  | 6,480.00             | 2-11 |                   |      | 3,223.59               |
| 2-11                   | ATM  | 1,800.00             | 2-12 |                   |      | 1,423.59               |

APPROVED



**SOURCE**

RECEIVE &/OR DEPOSIT MONEY FROM UNKNOWN ACCOUNTS &/OR SOURCES



ASK CLOSE FRIENDS AND FAMILY FOR YOUR GIFT OF FUNDS

THANKS MOM!



**GIFT**

ASK A COLLEAGUE FROM WORK THREE CUBICLES DOWN

I GOT YOU BRO!

SPOT ME?



RESEARCH YOUR COMMUNITY FOR LOCAL DOWN PAYMENT ASSISTANCE.



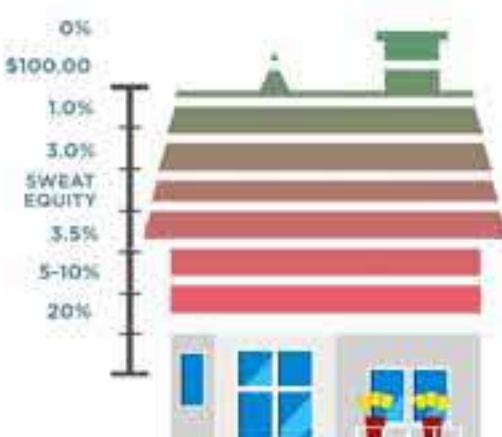
**ASSISTANCE**

TAKE OUT A SMALL PERSONAL LOAN OR CASH ADVANCE

33% APR!



ASK & RESEARCH ALL OPTIONS THAT MIGHT BE BEST FOR YOU



**DOWN PAYMENT**

ASSUME YOU HAVE TO HAVE 20% DOWN



**HOUSE RICH, CASH POOR**

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