

# financing your investment

There are so many great reasons to invest in real estate! Whether you're trying to diversify your assets or just want to generate a steady passive income stream, The Mark Smith Team is ready to turn your landlord dreams into reality with our investment property financing, which includes low down payments and multiple home loans per borrower. Let's make it happen!

## down payment

- The Mark Smith Team highly recommends a **20% minimum down payment** for single-family residences. Although a 15% minimum down payment is available as an option, Mark and his team would advise against it. By paying at least 20% for your down payment, you'll avoid costly Private Mortgage Insurance (PMI) fees and drastically improve your pricing options!
- For multi-family properties of two to four (2-4) units, a **25% minimum down payment** is required.

## loan quantity

- Other lenders limit four (4) loans per borrower due to investor overlays.
- Legacy Mutual offers up to 10 financed home loans per borrower.

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