



# **Who Says You Can't Buy a Home!: How to Put Credit Problems, Down Payment Challenges, and Income Issues Behind You -- And Get a Mortgage Now**

*David Reed*

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"For every prospective homebuyer there is a unique financial situation. Some may have past or current credit issues, others lack cash-on-hand for a down payment, and many have unpredictable incomes. But this doesn't mean these folks are any less entitled to own a home. Who Says You Can't Buy a Home! gives readers plenty of proven, powerful ways to overcome perceived obstacles to home ownership. Real estate and home-buying authority David Reed tells hopeful buyers everything they need to know about establishing credit, using government mortgage and zero money down programs, buying foreclosures, getting subprime loans, buying without a mortgage, and much more. And for those with shaky credit, Who Says You Can't Buy a Home! offers priceless advice on managing credit scores and reports, repairing bad credit, and other crucial steps that can make the difference between owning a home and being turned down. The book also shows how to avoid predatory lenders and common mistakes, while giving readers the confidence and know-how to get the home they've always wanted."

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