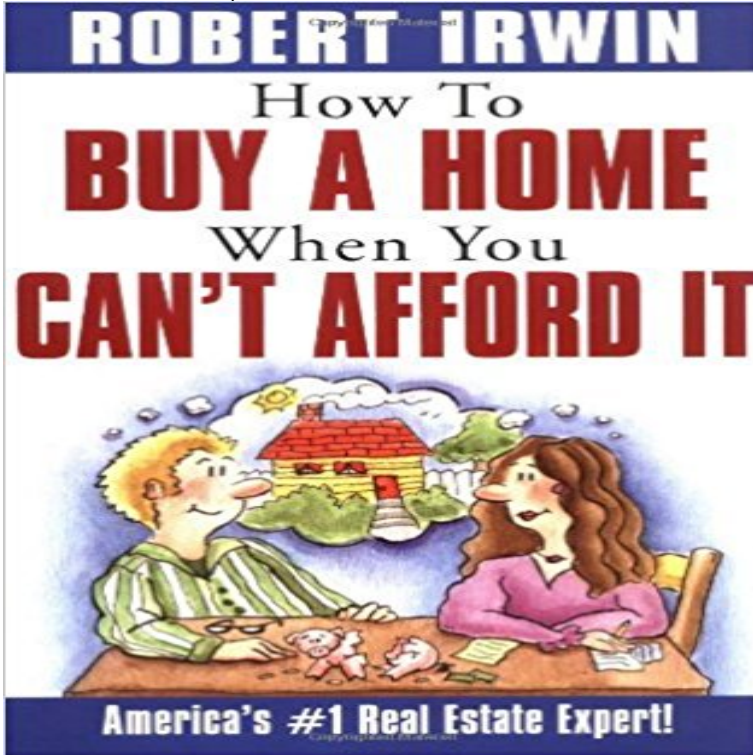


How to Buy a Home When You Cant Afford It



Good news for those who think they cannot scrape together a down payment and get approved for a mortgage. This latest book from million-selling real estate author Bob Irwin brings a ray of hope to the millions who dream of owning their own homes but who either aren't sure they can afford one or lack the official financial qualifications for a mortgage. Pitched exclusively to the needs of this market, *How to Buy a Home When You Cant Afford It* is a treasure trove of innovative tactics, tips, strategies, and methods for finding financing and closing on a home. Irwin shows readers how to determine how much they're really worth, how to uncover hidden assets they never knew they had, and how virtually anyone can improve his or her credit rating in just six months. He then cuts right to the chase with dozens of proven options, including:

- * First-time home owner benefits
- * Creative ways to cover closing costs
- * Bargaining down sellers
- * Obtaining sweat equity government homes

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