

Creative Down Payments Brainstorming Sheets		
How Could You Use "Buyer Gives a House as a Down Payment?"	Write 3 Examples:	
How Could You Use "Buyer Gives Land as a Down Payment?"	Write 3 Examples:	
How Could You Use "Buyer Provides Professional Services as a Down Payment?"	Write 3 Examples:	
How Could You Use "Buyer Receives Part of the Property Free and Clear for the Down Payment?"	Write 3 Examples:	
How Could You Use "Buyer Applies the Down Payment to the Monthly Debt Service?"	Write 3 Examples:	
How Could You Use "Buyer Provides Additional Collateral for Down Payment?"	Write 3 Examples:	
How Could You Use "Buyer Borrows a Property as Collateral for Loan?"	Write 3 Examples:	
How Could You Use "Buyer Deposits Money to Obtain a Loan?"	Write 3 Examples:	
How Could You Use "Buyer Borrows a Certificate of Deposit to Obtain a Loan?"	Write 3 Examples:	

What Real Property Could You Use or Accept As A Down Payment? (Think Big!)		
Houses	Condos	2 - 4 Unit Property
Commercial Land	Residential Acreage	Recreational Lot
Dock Slips	Recreational 2nd Home	Recreational Acreage
Office Building	Industrial Land	Mini-Storage Property
Retail shopping center	Industrial Building	Senior Care Housing
Apartments	Manufactured Housing	Life Estate in Senior Care
Golf Course	Net Leased Property	Parking Lots
Mixed-Use Real Estate	Hotels	Motels
Your Idea:	Your Idea:	Your Idea:

What Building Supplies Could You Use or Accept As A Down Payment? (Expand Your Thinking)		
Lumber	Doors	Windows
Carpet	Blinds and Awnings	Paint
Plumbing Supplies	Kitchen Equipment	Restaurant Fixtures
Lighting Fixtures	Concrete	Landscaping Supplies
Electrical Supplies	Building Trusses	Steel Studs
Hand and Power Tools	Underground Piping	Fabricated Metal Building
Air Conditional Equipment	Floor Tile	Fire Control Equipment
Heating Equipment	Ceiling Grid Systems	Alarms
Security Systems	Mechanical Docs	Hand and Guard Rails

What Financial Instruments Could You Use or Accept As A Down Payment?		
Certificate of Deposit	Bonds	Promissory Notes
First Mortgages	Second Mortgages	Second Mortgages
Stocks	Stock Options	Preferred Stock
Equity Futures	Annuities	Insurance
Junk Bonds	Interest Rate Swaps	Derivative Instruments
Currency	Currency Futures	Life Settlements
Credit Default Swaps	Off-Shore Accounts	Commodity Futures
Equipment Leases	Insurance Policies	Accounts Receivable
Your Idea:	Your Idea:	Your Idea:

What Professional Services Could You Use or Accept As A Down Payment? (Only Limited by the Number of Professional Service Providers)		
Legal Fees	Accounting Fees	Tax Advice
Plumbing Services	Home Improvement Services	Consulting Fees
Extermination Services	Termite Treatment	Medical Services
Dental Services	Marketing Consulting	Nutrition Counseling
Feasibility Studies	Market Studies	Architectural Services
Personal Coaching	Business Consulting	Management Services
Construction Management	Appraisal Services	Communication Training
Your Idea:	Your Idea:	Your Idea:
Your Idea:	Your Idea:	Your Idea:

What Trade Credits Could You Use or Accept As A Down Payment? (Organized or One-on-One)		
Travel Credits	Prepaid Office Rent	Prepaid Maintenance
Advertising Credit	Prepaid Truck Rental	Prepaid Marketing
Hotel Credits	Advertising Credits	Time Share Credit
Plumbing Credits	Building Supply Credits	Heavy Equipment Usage
Construction Materials	ITEX Exchange	Barter Resource Group
BizXchange	Barter Business Unlimited	Other Barter Organizations
Your Idea:	Your Idea:	Your Idea:
Your Idea:	Your Idea:	Your Idea:
Your Idea:	Your Idea:	Your Idea:

What Other Personal Property Could You Use or Accept As A Down Payment?		
Boats	Cars	Recreational Vehicles
Airplanes	Over-The-Road Trucks	Trailers
Forklifts	Cranes	Shipping Containers
Artwork	Jewelry	Diamonds / Gems
Computers	Televisions	Motorcycles
Office Supplies	Office Furniture	Household Furniture
Railroad Cars	Gazebos	Port-a-Potties
Your Idea:	Your Idea:	Your Idea:
Your Idea:	Your Idea:	Your Idea: