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Should You Put Down a Large Down Payment?

by Ron Douglas

Everyone knows that buying a home is one of the biggest investments you'll ever make. However, most people don't evaluate it as an experienced investor would. Any successful real estate investor knows two things:

1. Wealth is created by leveraging other people's money as much as possible.
2. Risk in real estate can be mitigated if you have a long time horizon and adequate cash reserves.

These two principles can also be applied to buying a house to live in.

I'm known online for helping home buyers find special programs that they qualify for which provide grants and other funding. In other words, I show them how to buy with no money down.

I often get asked the question: "wouldn't it be better to put a large down payment on my house so that I can reduce my monthly payments?"

My response is always: "Yes, unless you can afford not to..."

Let's look at your options in an example. The following scenarios both assume a 30 year fixed interest rate of 6% and a selling price of \$200,000.

Assumptions - Interest rate: 6% (30 yr fixed) - Purchase Price: \$200,000

Scenario 1: You put down 10% - Total Mortgage: \$170,000 - Monthly Payment: \$1,079

Scenario 2: You put down 0% - Total Mortgage: \$200,000 - Monthly Payment: \$1,268



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