



JOSH PORTER
THE WEALTH-BUILDING LENDER
POWERED BY NEXA LENDING

Down Payment Strategy

When Putting More Money Down Isn't Always Better

A larger down payment can have advantages. But preserving cash can matter too. Learn how to evaluate the tradeoffs.



THE CASE FOR A LARGER DOWN PAYMENT

- ✓ Lower loan amount and monthly payment
- ✓ Potentially better loan terms
- ✓ May reduce or eliminate mortgage insurance
- ✓ Builds equity from day one



THE CASE FOR PRESERVING CASH

- ✓ Keeps your emergency fund intact
- ✓ Provides flexibility for life's surprises
- ✓ Opens doors to future investment
- ✓ Supports renovations, moving, and other upfront costs
- ✓ Helps you stay financially resilient



FINDING THE RIGHT BALANCE

The right down payment isn't about putting down the most money possible. It's about what supports your overall financial strategy now and in the future.



KEY TAKEAWAY

Your down payment decision should align with your goals, not just the numbers on the loan estimate.



BORROW STRATEGICALLY

Smart decisions today.
Stronger wealth tomorrow.



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