

# The Lowdown on Downpayments

One of the biggest misconceptions is that you must make a 20% downpayment to purchase a home. Saving for that can be a huge hurdle, sometimes delaying your home purchase for years. To put it into perspective\*:

**\$235,000** with **\$56,500** and **5.9%** = **14 years**  
Average Home Price      Average Household Income      Average Saving Rate      To Save 20%

Radian private mortgage insurance makes it possible to buy a home with as little as 3% down, helping you achieve the American dream years sooner. How much sooner? See for yourself how long it takes to save<sup>1</sup>:



<sup>1</sup>Based on average household income

With Radian MI, homebuyers can make the dream of homeownership a reality now – while rates and home prices are still at historic lows.

To learn more, visit the homebuyer section of our website at [www.radian.biz/homebuyer](http://www.radian.biz/homebuyer).

[www.radian.biz](http://www.radian.biz) | 877.723.4261

\*Average US home price according to Zillow Research, May 2017; average income according to Income & Property in the US 2015; average personal saving rate according to Trading Economics 2017.  
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