

# **Funding, Finance and Credit**

## **What type of mortgage is best to get on investment property?**

There are many differing opinions on the ideal length of a mortgage. Current wisdom is to stretch it out as long as possible, provided that you put the money you don't put into the mortgage payment into a good investment. A benefit of taking a longer mortgage is that when you're flush with cash you can make extra payment towards principle buy-down, but if things get tight you can just pay the lower minimum.

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