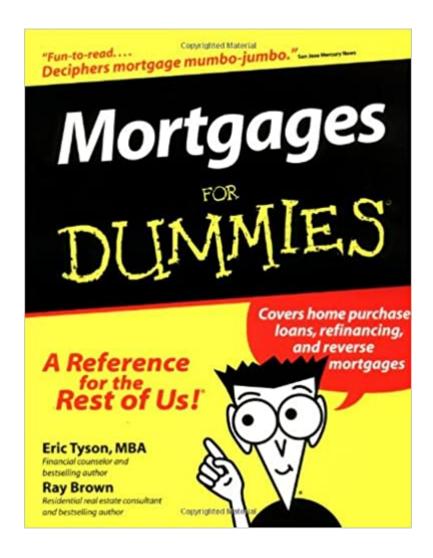


The book was found

Mortgages For Dummies (For Dummies (Lifestyles Paperback))





Synopsis

For typical homeowners, the monthly mortgage payment is either their largest or, after income taxes, second-largest expense item. When youA¢â ¬â,,¢re shopping for a mortgage without the proper knowledge, you could easily waste many hours of your time in addition to the financial losses suffered by not getting the best loan that you can. Choosing the right mortgage can help you save money for more important financial goals such as higher education and retirement. Mortgages For Dummies is for anyone who needs a loan to buy their first home or wants to refinance their existing mortgage. This book is also for those who would like to tap some of the value they have built in their home over the years. This friendly, easy-to-understand guide will help anyone to Shop for the best home-purchase mortgage Overcome loan qualification obstacles Negotiate lower loan fees and closing costs Save by refinancing the house Increase retirement income with a reverse mortgage Figure out how to select the right mortgage for you situation. Then explore, step-by-step, how to get the best possible deal. Mortgages For Dummies also covers the following topics and more: Determining your borrowing power Qualifying for a mortgage Locating and selecting a loan Finding the best lender and options Tackling loan paperwork Refinancing and other money makers For most of us, the mortgage field is jammed with jargon and fraught with fiscal pitfalls. It¢â ¬â,,¢s up to you to seek the knowledge necessary to make your mortgage process more rewarding. This handy guide shows you everything you need to know to find your way through the home financing jungle and make the best decisions possible.

Book Information

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Customer Reviews

For many of us, the single biggest financial transaction is buying a house. Even more significant than the hefty down payment we fork over is the 15- to 30-year mortgage that needs feeding every month. If you have this much at stake, a little knowledge can go a long way, which is where Eric Tyson and Ray Brown come in. In Mortgages for Dummies, Tyson and Brown (who also wrote Home Buying for Dummies and House Selling for Dummies) provide a comprehensive introduction for anyone who is contemplating a mortgage. The book tells you how to evaluate your creditworthiness, determine your borrowing power, and shop for a lender, as well as covering the various types of loans. The authors also devote a section to refinancing and discuss what you should consider when prepaying a loan. They include amortization and remaining-balance tables, and a useful glossary. Whether you're a first-time home buyer or are just looking to refinance, you'll find this a valuable, easy-to-use guide. --Harry C. Edwards

"Fun-to-read.... Deciphers mortgage mumbo-jumbo." $\tilde{A}\phi\hat{a} \neg \hat{a}$ •San Jose Mercury News "A favorite.... Fun reading and informative." $\tilde{A}\phi\hat{a} \neg \hat{a}$ •Minneapolis Star Tribune "Objective, down-to-earth.... A book I wish I'd read before purchasing my first lemon-of-a-home." $\tilde{A}\phi\hat{a} \neg \hat{a}$ •Wilmington News Journal "Invaluable information, especially for the first time home buyer." $\tilde{A}\phi\hat{a} \neg \hat{a}$ •Fort Worth Star-Telegram

Excellent, plain English explanation of the various mortgages and how to choose one that best fits your situation. Also details how to shop and negotiate the best deal...with all the hype about shopping on the internet, that excellent chapter alone is worth the price of the book. I learned a lot about "creative financing" techniques like 80-10-10 loans that I knew nothing about before picking up a book. I've tried other mortgage books and found them to be dull and not to the point. This book was a joy to read and left me thinking clearly!

I bought this book before I bought my first house. This book was recommended to me by a colleague of mine who bought her first home too. I must say this book helped me immensely in my decision buying process especially to check up on your credit score and go though all the origination fee and looking for a good realtor, all of them makes sense and when used correctly helps you in buying a great house without paying dearly for it. It helped me to focus as to what I absolutely need in a house and what I would like to have in a house. These factors helps you to choose the right house and not going overboard. To future homeowners, my suggestion is buy this

book and read it cover to cover before you start the home buying process at least couple of months before you start the whole house buying process. That will help (no pun intended) to get your house in order with respect to your credit score, need and want, realtor, pre-loan approval and things like these. Pay money and get a good home inspector to inspect the house and don't go for the cheapest one. Trust me you will be better off. Go for a home inspector who is also a building engineer, they tend to have a more critical eye and helps you in getting the right house just understand that they are not exactly cheap. Hope you find your dream home.

This was a good resource for understanding the benefits of having a mortgage.

I am currently buying a new house and this book helped me tremendously. It explains every little detail in the process of buying a property. Very helpful tips I will use. I learned so much in just the few first pages, it really is amazing.

This book was an easy read and I felt very informative. I read this book and followed the suggestions. the author helped me know the process of buying a home. The realtor was impressed at my checklist and how I checked out the homes. My husband also was impressed at my knowledge in the process of buying a home. I really would suggest reading this book before you start looking at homes. I know it was worth the money for me and I feel like it really gave me a step up and peace of mind.

I don't think this is the very latest edition, but even so, I learned so much in hindsight. I feel confident going forward that my next home purchase will be smarter. I've sent copies to my adult children, so that they can make informed purchases on their first home. It's easy to read and understand, has a lot of detail and useful information. I highly recommend this book.

Very helpful.

Buying it used saved me money and gave me cheap info I can always look at thanks

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