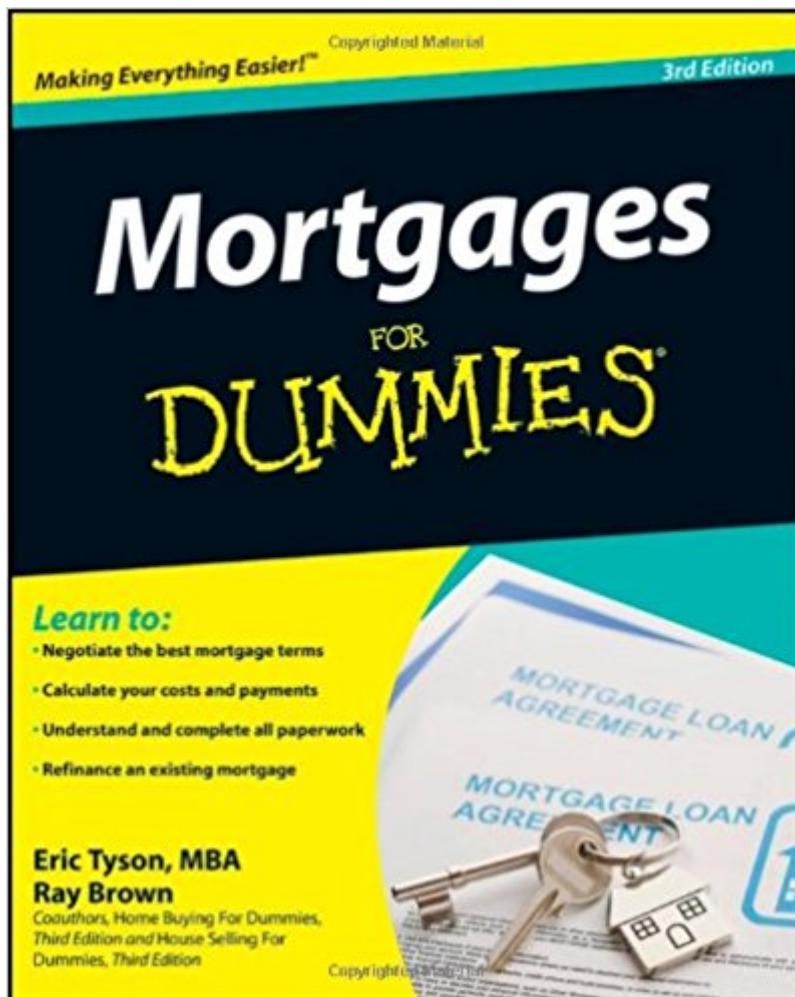


The book was found

Mortgages For Dummies, 3rd Edition



Synopsis

Need a mortgage but worried about the market? In *Mortgages For Dummies*, 3rd Edition, bestselling authors Eric Tyson and Ray Brown give you proven solutions for obtaining a mortgage, whether you want to buy your first home, refinance, or tap into your equity. You get the latest on sub-prime and adjustable-rate mortgages, finding the best lender, avoiding fiscal pitfalls and foreclosure, and much, much, more! This easy-to-understand, objective, and jargon-free guide helps you fine-tune your finances, figure out what you can afford, and improve your credit score before you go mortgage shopping. You'll get familiar with the advantages and disadvantages of fixed- and adjustable-rate mortgages, 15- and 30-year loans, and conforming and jumbo packages. You also get help finding and working with reputable professionals, comparing programs, and securing terms you can live with. Discover how to: Match your mortgage to your financial goals Qualify for a mortgage even when money is tight Find the right loan for you Choose the best lender/broker Negotiate the best terms Calculate your costs and payments Understand and complete all paperwork Refinance an existing mortgage Understand and consider special situation loans Explore reverse mortgages and other options Decipher amortization tables and comparison worksheets Use the Internet wisely when mortgage shopping Now, more than ever, you need clear, reliable information that helps you get the mortgage you need at a price you can afford. You need *Mortgages For Dummies*, 3rd Edition!

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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 --This text refers to an out of print or unavailable edition of this title.

"Fun-to-read.... Deciphers mortgage mumbo-jumbo." •San Jose Mercury News "A favorite.... Fun reading and informative." •Minneapolis Star Tribune "Objective, down-to-earth.... A book I wish I'd read before purchasing my first lemon-of-a-home." •Wilmington News Journal "Invaluable information, especially for the first time home buyer." •Fort Worth Star-Telegram --This text refers to an out of print or unavailable edition of this title.

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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