

Mortgages For Dummies, 3rd Edition

By Eric Tyson, Ray Brown

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Mortgages For Dummies, 3rd Edition By Eric Tyson, Ray Brown

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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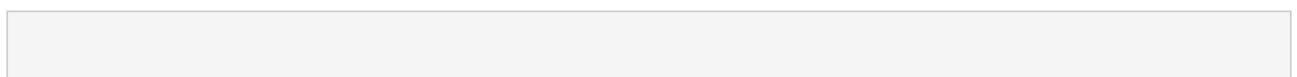
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Editorial Review

Amazon.com Review

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*

Review

"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*

From the Back Cover

The proven guide to getting the best mortgage — and surviving today's lending crisis

Need a mortgage, but worried about the hostile market? 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 subprime and adjustable-rate mortgages, finding the best lender, avoiding fiscal pitfalls and foreclosure, and much, much more!

- Why this book is different — two real estate experts give you objective, jargon-free advice that takes into account your financial goals
- Fine-tune your finances — evaluate your expenses, calculate what you can afford, and improve your credit score
- Find the right loan for you — from fixed- and adjustable-rate to 15- to 30-year to conforming and jumbo, weigh all your options
- Choose the best lender/broker — interview and work with the cream of the crop, compare programs, and negotiate loan terms
- Consider special situation loans — from home equity to co-op to balloon loans, understand the tax consequences and legalities
- Handle refinancing and reverse mortgages — decide if you should explore these options, crunch the numbers, and save money
- Get helpful resources — recommended mortgage Web sites, loan amortization tables and comparison worksheets, and more

Open the book and find:

- How to qualify for a mortgage
- Ways to lower your interest rate
- Updated worksheets and tools for calculating mortgage costs and payments
- New information on foreclosures
- Tips for saving tax dollars
- Interview questions to ask lenders/brokers
- Expert guidance in completing all paperwork
- The dos and don'ts of using the Internet

Users Review

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Dora Vazquez:

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Sandra Black:

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