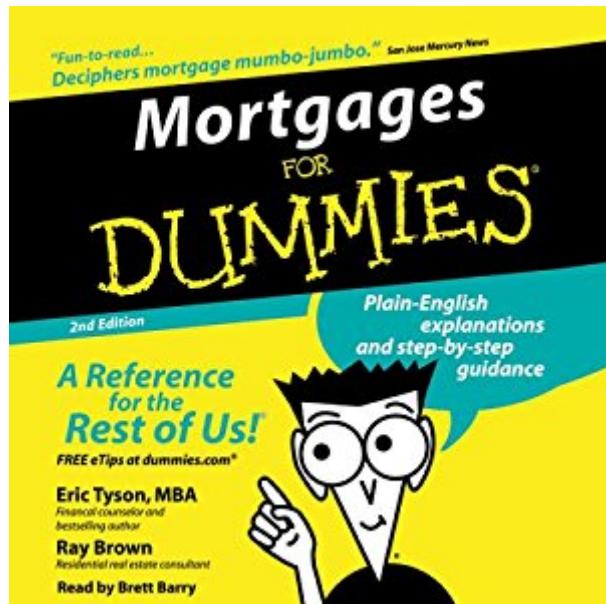


The book was found

# Mortgages For Dummies, 2nd Edition



## **Synopsis**

A new and updated edition of the friendly guide packed with "invaluable information, especially for the first-time home buyer." *Fort Worth Star-Telegram* With record-low rates and a dicey stock market, many Americans are making their home their primary investment and refinancing at record numbers. *Mortgages For Dummies, Second Edition* is intended for anyone who needs a loan to buy their first home or wants to refinance while rates are low. Bestselling personal finance authors Eric Tyson and Ray Brown give borrowers step-by-step guidance on getting the best possible deal for their financial situation, showing them how to determine their borrowing power, select the right loan, find the best lender and options, and fill out all the paperwork correctly. They decipher the jargon and point out the fiscal pitfalls all borrowers need to be aware of, and provide all the knowledge they need to succeed in the mortgage process. This updated Second Edition includes new information on credit scores, Internet mortgages, reverse mortgages, and interest-only loans while covering all the recent changes in credit ratings, buyer qualifications, interest rates, and tax implications. Understanding mortgages can save the typical homeowner thousands of dollars over the life of their home. *Mortgages For Dummies, Second Edition* is a straightforward and comprehensive resource every mortgage shopper should have at hand. --This text refers to an out of print or unavailable edition of this title.

## **Book Information**

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## **Customer Reviews**

This book was wonderful to read even though it is geared toward the person buying a mortgage, and I am a loan officer, that sells the mortgage. It had numerous terms spelled out so they could be

easily understood. It marked off warning signs of things to stay away from. I feel this book will be in my desk for use constantly.

This book saved me about \$22,000 when I purchased my house. It prepared me to know what to look for and what to ask for when searching for a mortgage! I had purchased the home buying for dummies book and while reading that I learned I needed to know so much more about the financing aspect. Since it was my first home purchase I was clueless. This book walked me through and helped me discover what my personal needs were. I found my dream house, a perfect fit mortgage, and closed all in 2 weeks. AMAZING!

I recommend this book for anyone who's thinking about buying their first home. Actually, these types of books should be mandatory readings in high school and college for what it's worth. I've read a few of these books and they're all pretty easy reads. B/c it's for "dummies", everything is explained in simple terms. I will say though that the mortgage for dummies series, well the material is often repetitive so I don't think it's critical to buy a bunch of these books. But if there is one book to start off with, it's this one. The author goes into budgeting, what to look for in a good realtor, how the entire home buying process works, who's on your team and what their job is (realtor, escrow officer, loan officer etc), what a good inspection report should look like etc etc. Like all "dummies" books, there are distinct icons representing things to look out for when reading. Overall, it's an easy read and very informative.

Navigating the mortgage landscape can be difficult - economic woes or not. This book is great for the first time home buyer, and without it, I would have not been able to navigate the process as well as I did. Good book, straightforward, a must for the first time homeowner.

This book helped me to convince the lender to give me an FHA loan. I used the examples and advice to demonstrate my understanding of the mortgage when applying.

I've always learnt a lot from the "XXXX for Dummies" series. Highly recommend this one if you have no idea about mortgages and how things work.

Very well written... useful not only for mortgage shoppers but also for professionals working in fields related to Financial Services!

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