



Mortgages For Dummies (For Dummies (Lifestyles Paperback))

By Eric Tyson, Ray Brown

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For typical homeowners, the monthly mortgage payment is either their largest or, after income taxes, second-largest expense item. When you'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 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, Second Edition is for anyone who needs a loan to buy their first home, wants to refinance their existing mortgage, or would like to tap into the equity they've built up. Updated to include the very latest on every kind of loan, this friendly, easy-to-understand guide will help you:

- 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

Once you select the right mortgage for your situation, you can explore, step-by-step, how to get the best possible deal. *Mortgages For Dummies, Second Edition* 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'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.

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Editorial Review

From the Back Cover

Packed with tips, tables, worksheets, a glossary, and more

With updated information on new types of loans

From adjustable-rate mortgages to balloon loans, this friendly, easy-to-understand guide helps you find your way through the home-financing jungle. Bestselling real estate authors Eric Tyson and Ray Brown cover everything you need to know about the mortgage game – and show you step-by-step how to get the best possible deal.

The Dummies Way

- Explanations in plain English
- "Get in, get out" information
- Icons and other navigational aids
- Tear-out cheat sheet
- Top ten lists
- A dash of humor and fun

Discover how to:

- Shop for the best home-purchase mortgage
- Overcome loan qualification obstacles
- Negotiate lower loan fees and closing costs
- Save by refinancing your home
- Increase retirement income with a reverse mortgage

About the Author

Eric Tyson, MBA, is a financial counselor and the author of bestselling For Dummies books on personal finance, investing, and taxes.

Ray Brown is a veteran real estate consultant and writer.

Users Review

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Elizabeth Brown:

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