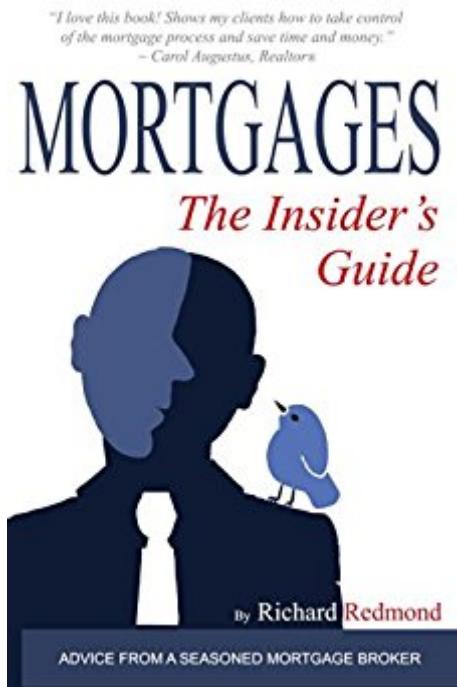


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Mortgages: The Insider's Guide



Synopsis

In addition to a concise explanation of every major mortgage topic that consumers want to understand, *Mortgages: The Insider's Guide* is the only clear, step-by-step guide to effectively shopping for a mortgage. Written by a mortgage industry veteran based on the thousands of questions he has answered in over twenty years counseling clients, this book explains the loan options that you have, how to choose the best one for your unique situation, how to get a handle on the detailed process of getting a home loan, and how to find the right lender. If you are a home buyer you'll be able to determine not just how much house you can qualify for but, more important, what total monthly housing expense you can comfortably afford, including how to figure your specific tax advantages in having a mortgage. Other topics clearly explained include: how a lender looks at your entire financial picture, including income, credit and assets; gift funds and co-signers; appraisals; locking in an interest rate; TIC financing; closing costs; reverse mortgages; how to compare different loan offers, and many, many more. There is a wealth of valuable information here. Understanding the mortgage process and products will make getting a mortgage much easier, and may end up saving you thousands of dollars over the life of your loan.

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When you get an easy to use, well written book by someone who has been around the block so many times in the constantly changing atmosphere of lending, what is not to like.

Richard is one of those rare individuals who knows how to communicate complicated material in a simple and straight forward manner. The result is that one can actually use the information he has to offer. Reputable, respected, and full of integrity, he's the first resource I would turn to with anything mortgage related.

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