

# 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, 3<sup>rd</sup> 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, 3<sup>rd</sup> Edition*!

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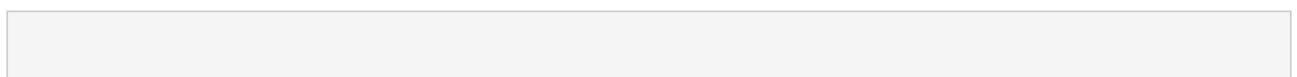
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## **Mortgages For Dummies, 3rd Edition** By Eric Tyson, Ray Brown Bibliography

- Sales Rank: #28204 in Books
- Brand: Tyson, Eric/ Brown, Ray
- Published on: 2008-10-06
- Original language: English
- Number of items: 1
- Dimensions: 9.30" h x .60" w x 7.35" l, 1.06 pounds
- Binding: Paperback
- 312 pages



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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**

**From reader reviews:**

### **Saul Robinson:**

Spent a free time to be fun activity to perform! A lot of people spent their spare time with their family, or all their friends. Usually they carrying out activity like watching television, gonna beach, or picnic inside park. They actually doing same thing every week. Do you feel it? Will you something different to fill your own free time/ holiday? Can be reading a book might be option to fill your free of charge time/ holiday. The first thing that you ask may be what kinds of reserve that you should read. If you want to try look for book, may be the publication untitled Mortgages For Dummies, 3rd Edition can be fine book to read. May be it may be best activity to you.

### **Tom Johnson:**

A lot of people always spent their own free time to vacation as well as go to the outside with them friends and family or their friend. Do you realize? Many a lot of people spent they will free time just watching TV, or perhaps playing video games all day long. In order to try to find a new activity that's look different you can read the book. It is really fun for yourself. If you enjoy the book that you read you can spent all day long to reading a guide. The book Mortgages For Dummies, 3rd Edition it is rather good to read. There are a lot of folks that recommended this book. We were holding enjoying reading this book. In the event you did not have enough space to develop this book you can buy typically the e-book. You can m0ore easily to read this book from your smart phone. The price is not too costly but this book features high quality.

### **Patricia Hooper:**

That book can make you to feel relax. This book Mortgages For Dummies, 3rd Edition was vibrant and of course has pictures on there. As we know that book Mortgages For Dummies, 3rd Edition has many kinds or category. Start from kids until young adults. For example Naruto or Investigation company Conan you can read and think that you are the character on there. Therefore , not at all of book tend to be make you bored, any it makes you feel happy, fun and rest. Try to choose the best book for you and try to like reading that.

**Emily Boyd:**

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