



# Mortgages For Dummies

*Eric Tyson, Ray Brown*

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## **Mortgages For Dummies** 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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