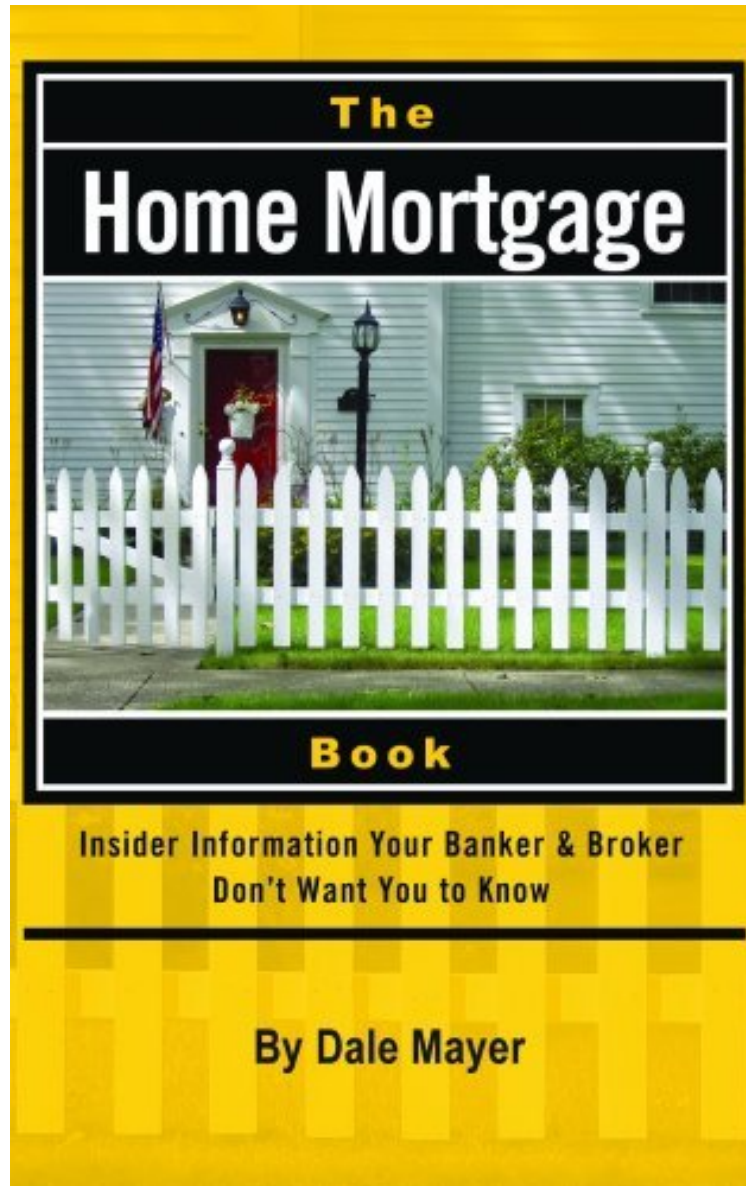


The Home Mortgage Book: Insider Information Your Banker Broker Don't Want You to Know

Dale Mayer

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Finding and arranging the best mortgage for your dream home purchase can be a confusing and daunting experience. With so many mortgage offers to choose from, you will want to be sure that you are getting the best loan and rate for your particular circumstances. Buying a new home can be an ominous process, whether it is your first or your tenth. It is definitely not something that you do everyday, but finding that perfect mortgage loan at the best rate does not have to be a difficult task. The best defense against feeling overwhelmed is to become informed, and with the help of this new book the process will become easy. You will learn how to find the best opportunities, how to negotiate, how to get the type of mortgage loan you need; how to calculate how much you can afford, understand the true cost of a mortgage and your capacity to repay, how to pre-qualify, understand the lending process, and analyze various mortgage products. With this book, you will understand financing, budgets, needs and wants, credit reports, home-buying timeline, the process of building a house, manufactured homes, negotiating with lenders, using the Internet to get the best rates, credit reports, home-buying timeline, construction loans, manufactured homes, real estate and mortgage glossaries, setting values, home warranties, homeowners insurance, creative financing, buying with little or no money down, closing and settlement inspections, legal contracts, mortgage agreements. You will know what you can afford, which government agencies can help, considerations for veterans, calculating monthly payments, and escrow. This comprehensive resource contains a wealth of modern tips and strategies for financing and closing on your house. The author shows readers how to find out how much they're really worth, how to uncover unknown assets, and how to enhance credit ratings within six months. It provides information and suggestions on everything from no-down-payment mortgages to finding the right mortgage agent. Though you may be relatively cash-poor or have a less-than-perfect credit rating, now you can find the house you've always wanted and acquire a favorable mortgage. Atlantic Publishing is a small, independent publishing company based in Ocala, Florida. Founded over twenty years ago in the company president's garage, Atlantic Publishing has grown to become a renowned resource for non-fiction books. Today, over 450 titles are in print covering subjects such as small business, healthy living, management, finance, careers, and real estate. Atlantic Publishing prides itself on producing award winning, high-quality manuals that give readers up-to-date, pertinent information, real-world examples, and case studies with expert advice. Every book has resources, contact information, and web sites of the products or companies discussed. This Atlantic Publishing eBook was professionally written, edited, fact checked, proofed and designed. The print version of this book is 288 pages and you receive exactly the same content. Over the years our books have won dozens of book awards for content, cover design and interior design including the prestigious Benjamin Franklin award for excellence in publishing. We are proud of the high quality of our books and hope you will enjoy this eBook version.

About the Author Dale Mayer is a certified technical writer, editor, and researcher with a passion for the written word. For over a decade, she has honored that passion both at work and at home. Besides her very busy freelance business, she is also an avid writer of fiction. At this time, she has completed five novels; her sixth is in progress with an additional five completed screenplays to her credit. She enjoys writing nonfiction as it forces her brain out of the

clouds and back to the world in which we all live. Dale finds researching, writing, and organizing all the parts and pieces together into a coherent and easy-to-read package to be just plain fun! She can be contacted through her Web site, www.dalemayer.com."