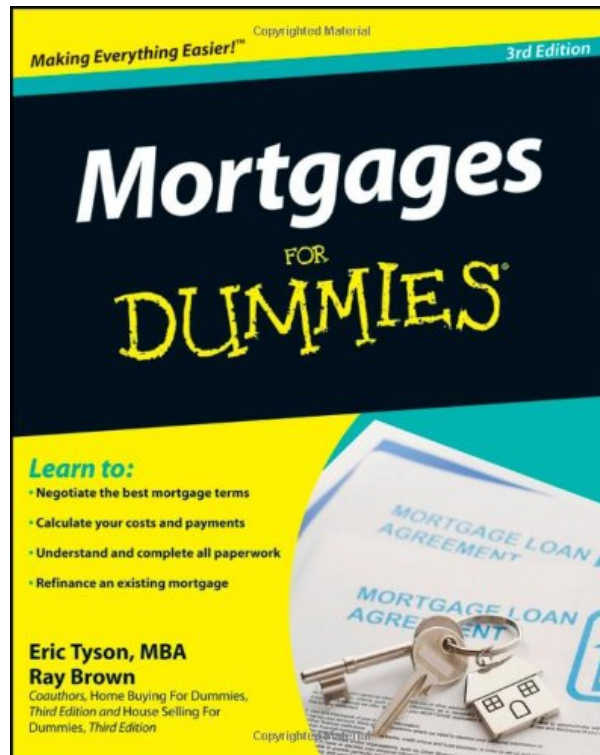
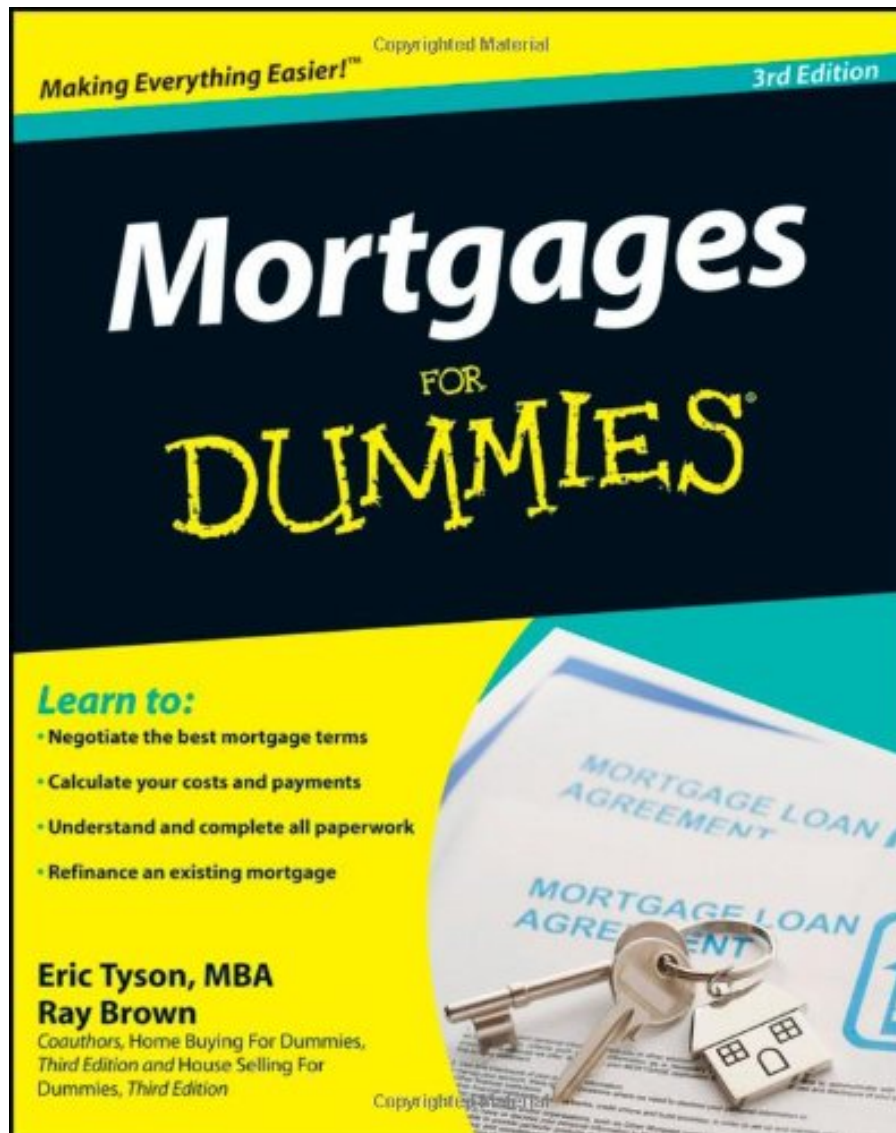


# MORTGAGES FOR DUMMIES, 3RD EDITION BY ERIC TYSON, RAY BROWN



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## 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
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- Interview questions to ask lenders/brokers
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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, 3rd Edition*!

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- Brand: Tyson, Eric/ Brown, Ray
- Published on: 2008-10-06
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- 312 pages

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- The dos and don'ts of using the Internet

#### Most helpful customer reviews

44 of 45 people found the following review helpful.

Just what the doctor ordered

By A Customer

Excellent, plain English explanation of the various mortgages and how to choose one that best fits your situation. Also details how to shop and negotiate the best deal...with all the hype about shopping on the internet, that excellent chapter alone is worth the price of the book. I learned a lot about "creative financing" techniques like 80-10-10 loans that I knew nothing about before picking up a book. I've tried other mortgage books and found them to be dull and not to the point. This book was a joy to read and left me thinking clearly!

33 of 35 people found the following review helpful.

very helpful, if not extremely polished

By M. H. Bayliss

You will definitely find out just about anything you wanted to know about mortgages: fixed and ARM (all the others are variations on these themes). My only small complaint is the same as the reviewer's below: several times the authors refer to appendices that are not there! There are also some typos ("suprised") some in prominent places -- it just gave me the feeling that the book was rushed. One piece of information I felt they could have spent more time on was the mechanical side of paying down a 30 mortgage faster. For example, how many years does it take off your loan to put in one extra payment a year, or \$100 per month, etc.... Home buyers often pick a 30 year mortgage because of the low monthly payment, but can strive to put in an extra payment a year to save tens of thousands of dollars of interest. This information would have given more details to the types of mortgages most people get. The authors spent a bit too much time by comparison on some relatively rare loans (reverse mortgages) although no one will put a gun to your head and make you read those parts. Overall, it was easy to follow and the best of the books on understanding how mortgages work and how to compare them.

0 of 0 people found the following review helpful.

Four Stars

By PTA45

This is a good summary of a complicated subject. I found it a helpful resource when making decisios.

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