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Mortgages For Dummies (For Dummies (Lifestyles Paperback))

Eric Tyson, Ray Brown

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For typical homeowners, the monthly mortgage payment is either their largest or, after income taxes, second-largest expense item. When you're shopping for a mortgage without the proper knowledge, you could easily waste many hours of your time in addition to the financial losses suffered by not getting the best loan you can. Choosing the right mortgage can help you save money for more important financial goals such as higher education and retirement.

Mortgages For Dummies, Second Edition is for anyone who needs a loan to buy their first home, wants to refinance their existing mortgage, or would like to tap into the equity they've built up. Updated to include the very latest on every kind of loan, this friendly, easy-to-understand guide will help you:

- Shop for the best home-purchase mortgage
- Overcome loan qualification obstacles
- Negotiate lower loan fees and closing costs
- Save by refinancing the house
- Increase retirement income with a reverse mortgage

Once you select the right mortgage for your situation, you can explore, step-by-step, how to get the best possible deal. *Mortgages For Dummies, Second Edition* also covers the following topics and more:

- Determining your borrowing power
- Qualifying for a mortgage
- Locating and selecting a loan
- Finding the best lender and options
- Tackling loan paperwork
- Refinancing and other money makers

For most of us, the mortgage field is jammed with jargon and fraught with fiscal pitfalls. It's up to you to seek the knowledge necessary to make your mortgage process more rewarding. This handy guide shows you everything you need to know to find your way through the home financing jungle and make the best decisions possible.

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