



How to Save Thousands of Dollars on Your Home Mortgage

By Randy Johnson



How to Save Thousands of Dollars on Your Home Mortgage By Randy Johnson

Find The Home Mortgage That's Right For You

Finding the right mortgage can be complex, confusing, and frustrating. But that doesn't mean you have to settle for anything other than the terms you want. This indispensable and newly updated second edition of *How to Save Thousands of Dollars on Your Home Mortgage* spells out everything mortgage hunters need to know in clear and accessible terms. It covers more loan alternatives than any other book and examines the importance of discount points. It offers complete details on virtually every mortgage option currently available, what advantages each option offers, how to choose the right one for your needs, and how to save money in the process. New information in this edition will help you use the Internet to find a home and get a mortgage, examine automated underwriting models and conforming loan limits, and weigh new shopping strategies. Easy-to-read charts and graphs, helpful sample forms, and numerous examples will help you understand:

- * First-time buyers programs
- * APR, buy-downs, reverse mortgages, accelerated payoffs, and zero point loans
- * Refinancing strategies
- * Closing costs, lender fees, and other expenses
- * How to dispute credit report errors and fix credit problems
- * How to use the Internet for loan analysis

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Editorial Review

Review

At last, here's a 'how to get a mortgage' book that takes the borrower's side, explaining how lenders earn their biggest profits and how borrowers can take advantage of lenders....This is one of the few 'how to get a mortgage' books that cannot be recommended to highly. It's not perfect (the reverse mortgage section is very superficial), but the insider knowledge makes up for the weaknesses. Home buyers, realty agents, mortgage lenders and homeowners should study this book to understand the real workings of the huge home mortgage industry. -- *Robert Bruss, San Francisco Examiner, June 7 1998*

From the Publisher

Few home owners are aware of all the types of mortgages available to them. This very reader-friendly resource enables them to explore the many alternatives that are out there--and save a sizable amount of money in the process.

From the Back Cover

Confused by the terminology?

Overwhelmed by the choices?

Baffled by the forms?

You're not alone. The mortgage business has become so complex that most people can't make heads or tails of it. This indispensable new guide spells everything out for you--in clear, accessible terms. Covering more loan alternatives than any other book, and providing a first-time look at the importance of discount points, *How to Save Thousands of Dollars on Your Home Mortgage* has complete details on virtually every mortgage option currently available, what their advantages are, how to choose the one that's right for you, and--best of all--how to save money in the process. With easy-to-read charts and graphs, helpful sample forms, and numerous examples, here's where you'll learn about: First-time buyers programs APR, buy-downs, reverse mortgages, accelerated payoffs, and zero point loans Refinancing strategies Closing costs, lender fees, and other expenses Disputing credit report errors and fixing credit problems Using the Internet for loan analysis And much more!

Users Review

From reader reviews:

Keith Taylor:

Now a day people who Living in the era where everything reachable by talk with the internet and the resources inside it can be true or not call for people to be aware of each data they get. How many people to be smart in obtaining any information nowadays? Of course the correct answer is reading a book. Reading a book can help individuals out of this uncertainty Information specifically this *How to Save Thousands of Dollars on Your Home Mortgage* book because this book offers you rich info and knowledge. Of course the

information in this book hundred % guarantees there is no doubt in it you probably know this.

Patricia Skinner:

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Marie Daugherty:

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Michael Velez:

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