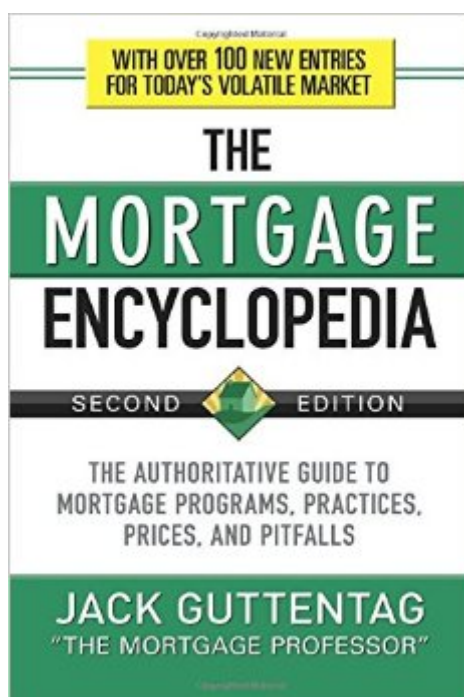


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# The Mortgage Encyclopedia: The Authoritative Guide To Mortgage Programs, Practices, Prices And Pitfalls, Second Edition



## Synopsis

The bestselling one-stop guide to mortgages • updated for the post-housing crisis market! The Mortgage Encyclopedia demystifies all the various mortgage terms, features, and options by offering clear, precise explanations. Fully updated to address the new realities introduced by the housing crisis of 2007, The Mortgage Encyclopedia provides not just a complete description, but also in-depth discussion of the issues that may affect you, whether you're a homeowner (or homeowner-to-be), real estate agent, loan provider, or attorney. With this handy, comprehensive guide on hand, you have instant access to: Definitions and explanations of common mortgage-related terms, as well as arcane mortgage terminology, listed alphabetically Expert advice on the most pressing issues, such as whether to use a mortgage brokers, the benefits of paying points versus a larger down payment, and the hazards of cosigning a loan The truth about common mortgage myths and misperceptions • and the pitfalls you need to avoid Helpful tables on affordability, interest cost of fixed-rate versus adjustable rate mortgages, and much more So the next time you ask yourself such questions as "Is this FHA loan right for me?" or "Can I negotiate this fee?" reach for this indispensable guide and get the fast, accurate information you need!

## Book Information

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## Customer Reviews

This book presents both academic definitions and descriptions along with real-world commentary on practices and procedures. The author has taken care to update the info within the context of new legislation affecting the industry. Highly recommended...

My husband is studying for his Realtor's license. This book actually was more useful than the ones he was sent by the actual Realtor's school. I've been in real estate for 10 years and he is teaching me now!!

I studied the book prior to applying for a mortgage. The book suggested I use an "Upfront Mortgage Broker". The author is the founder of the Upfront Mortgage Broker's Association. Upon applying the suggestions in the book and after sending an Upfront Mortgage Broker in Florida several forms of ID (DL, passport, and birth certificate) as well as my financial statement, the broker thought I was investigating him for mortgage fraud, then stated I didn't know the mortgage business. I sent copies of our email conversations to the author and did not receive a reply. I believe the author just collects fees from his members and that the association's Code of Ethics are merely a list of suggestions for members to deviate from. I know of no disciplinary action this association takes against its broker members for misconduct. As laws evolve, the book becomes more dated.

Provides in-depth information on the subject of Mortgages.

It is a great book !

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