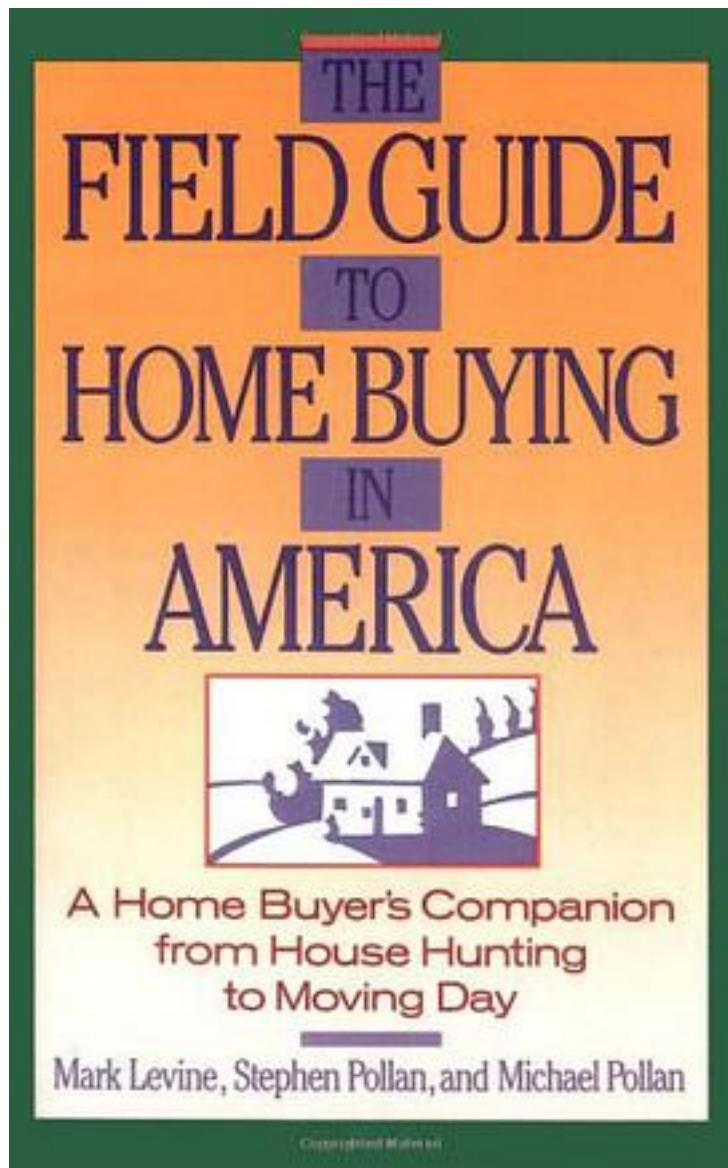


# Field Guide to Home Buying in America



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Buying a home is probably the single most important investment people ever make. But once you understand the process, much of the fear will vanish. And the joy of owning your own home and putting down roots offers security and satisfaction. Stephen Pollan walks first-time buyers through the whole process, from house hunting to moving day. He has seen the whole picture as a lawyer, broker, banker, and financial adviser. He, Mark Levine, and Michael Pollan show you how to: search for a location and learn how to evaluate it; assemble your team: broker, lawyer, contractor, accountant, inspector, and insurance broker; make sure your team serves you, not just the deal itself; use the tactics of negotiating, including offers, increments, what to say, and when and where to say it; examine the contract in detail--what to look for and what to insist on; choose the right bank for your mortgage, straighten out credit difficulties and potential objections; prepare, practice, and plan for the "mysterious ritual" of closing or settling on a house. "The Field Guide to Home Buying in America" teaches you to be your own best expert and makes home buying a joyous and rewarding experience.

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