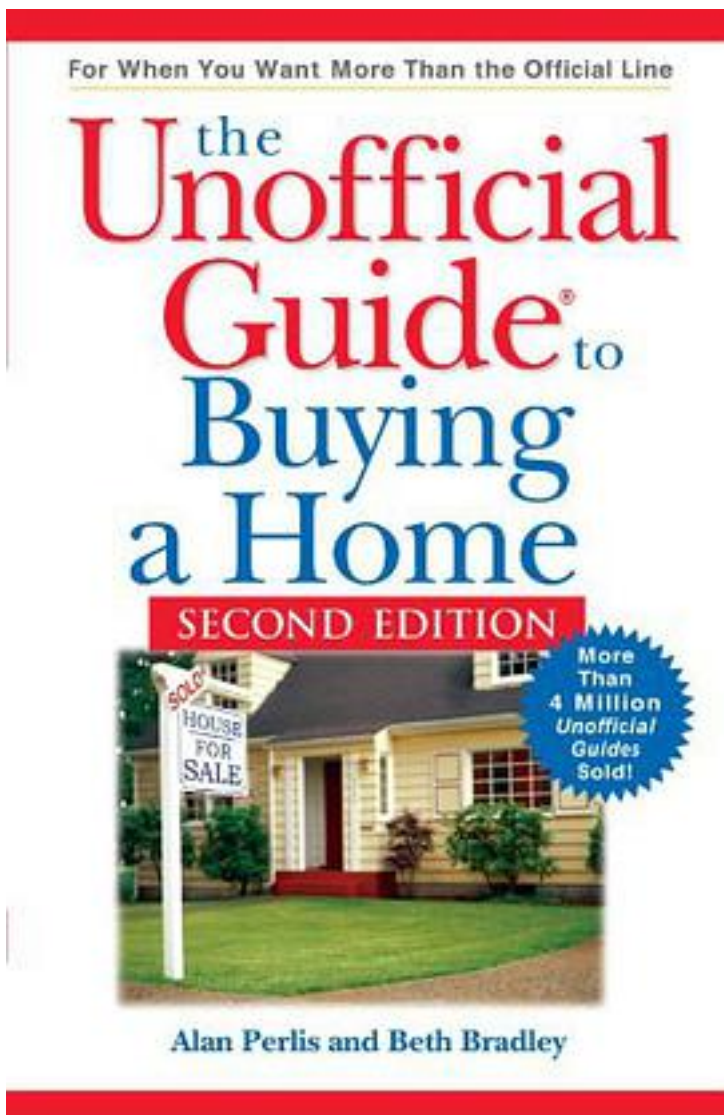


# The Unofficial Guide to Buying a Home



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著者:Bradley, Beth

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The inside scoop . . .for when you want more than the official line No matter what your budget and taste, finding the perfect home is a daunting task. How do you even know where to start? Here you'll find the inside scoop on every step of the homebuying process-from calculating your budget to negotiating the deal and handling the closing. The Unofficial Guide to Buying a Home, Second Edition gives savvy consumers like you a foolproof appraisal of which homebuying strategies work and which don't. This updated edition is perfect for first-time homebuyers and includes new information on using the Internet to find your home, buying condos, and utilizing government funding programs. It walks you through the entire homebuying process: from searching for a home, to making an offer, through the inspection, and on to the closing, you can be confident that your investment is sound. The guide also offers expanded coverage of the monetary issues involved in purchasing a home, including new means of determining creditworthiness and new types of available loans, as well as helping you decide how much home you can-and should-purchase. Vital Information that other sources can't or won't reveal-from what really motivates sellers, brokers, loan officers, and other key players in the homebuying game, to how to work most effectively with your agent. Insider Secrets on how to make real estate law work in your favor. Money-Saving Techniques that show you how to take advantage of tax breaks and how to time your search to exploit seasonal variations in the market. Time-Saving Tips on streamlining the homebuying process so you find the home you want as quickly as possible. The Latest Trends in homebuying, including up-to-date tips on using the Internet to find your home, a realtor, or a mortgage. Handy Checklists and Charts to help you determine your budget and stick to it.

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