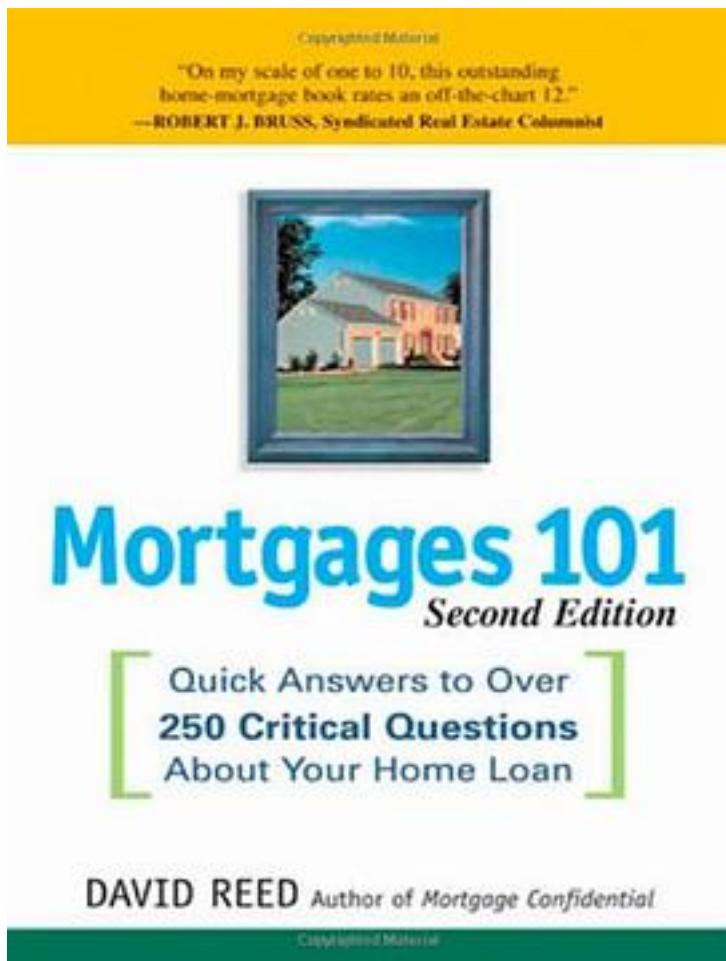


Mortgages 101



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With mortgage stories dominating the front-page news, people--whether they're buying a new house or refinancing--increasingly have questions about the complicated

issues at stake. Arranged in an easily accessible question-and-answer format, Mortgages 101 provides readers with essential lending formulas, as well as important information on lending requirements and application procedures. The book shows readers how to save money by: understanding key terms like ARMs and hybrids--and reading what's in the fine print * improving their credit scores to increase their borrowing power * using technology to get the lowest interest rates * maximizing their return on investment, and cutting the cost of mortgage insurance This revised edition includes up-to-date material on new loan and government programs, changes to the law regarding tax deductions, down payment assistance, reverse mortgages, bankruptcy, negative amortization and more--in short, all the answers readers need, in one must-have reference.

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