



The Smart & Easy Guide To Home Buying: How to Buy Your First Home & Get Your Mortgage Home Financing in Place Successfully

Mark Dennison

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If you've dreamed of buying your own home, we have some very good news. Despite the housing crisis, and the recession of 2008, it's a very good time to buy your own home with a range of financing options available for nearly any budget. Smart homebuyers are still buying homes and they're doing it with the right information upfront, while still investing in a future that's as solid and time honored as ever. This book is for anyone who wants to know the basics of purchasing a home with their eyes wide open and their bank account intact. In clear, reasonable and detailed explanations you get everything you need to know to buy a home, even with less than perfect credit. But don't start shopping for homes without understanding:

- Secrets for shopping for new and previously owned homes
- Bank foreclosed opportunities and the first steps for purchasing any home
- Loan pre-approval and what it means to you
- 30 year and 15 year fixed mortgage loans as well as adjustable rate mortgages
- Finding and qualifying for the mortgage that's best for you

Buying a house the first time, or after previous financial turmoil, can be intimidating. This is a complete crash-course in home buying for anyone interested in the insider's perspective on the process. With creative ways to finance your loan and a solid understanding of your FICO score, you also get complete information on what you can expect and even how you'll be treated. The purchase of your home is more than just homework. This book is designed to provide everything you need to know to buy your house, secure your financing, close in time and move in, and without glossing over important details. Understanding the buying, selling and financing of residential real estate takes some careful reading, consideration and a little study, but it's not rocket science. You'll get everything you need to know to make your purchase with full confidence whether you're first time buyer, an experienced buyer or simply someone who wants to understand the housing market better. It's all in there. There's nothing quite like the feeling of owning your own home and providing what's best for you and your family. For your financial security, your future and your wellbeing, this book may very well prove invaluable. Even if you've previously owned your own home or you've been foreclosed upon, the opportunities are too big to ignore. It is a very different market, but everything is here for you to take advantage of the collapse in housing prices, the opportunities in foreclosed homes, and to buy a home the smart way. All readers learn to:

- Face the approval process with confidence and qualify for the best possible terms
- Read and really understanding all of the fine print
- Navigate the worlds of insurance and risk management for your investment
- Contract and learn from a professional home inspector before making any final decision
- Fully understand new and secondary market homes in your area and anywhere you want to live

Buying your first home can seem daunting, but going ahead now with your dream to own your own home just takes a careful reading of all the relevant facts and a commitment to your future. Leave rental apartments and homes behind forever and secure your family's future while taking part in the dream that makes such a difference in the lives of so many. Purchasing and owning home has never made more sense than today, and any new homeowner will tell you.

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Edith Ward:

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