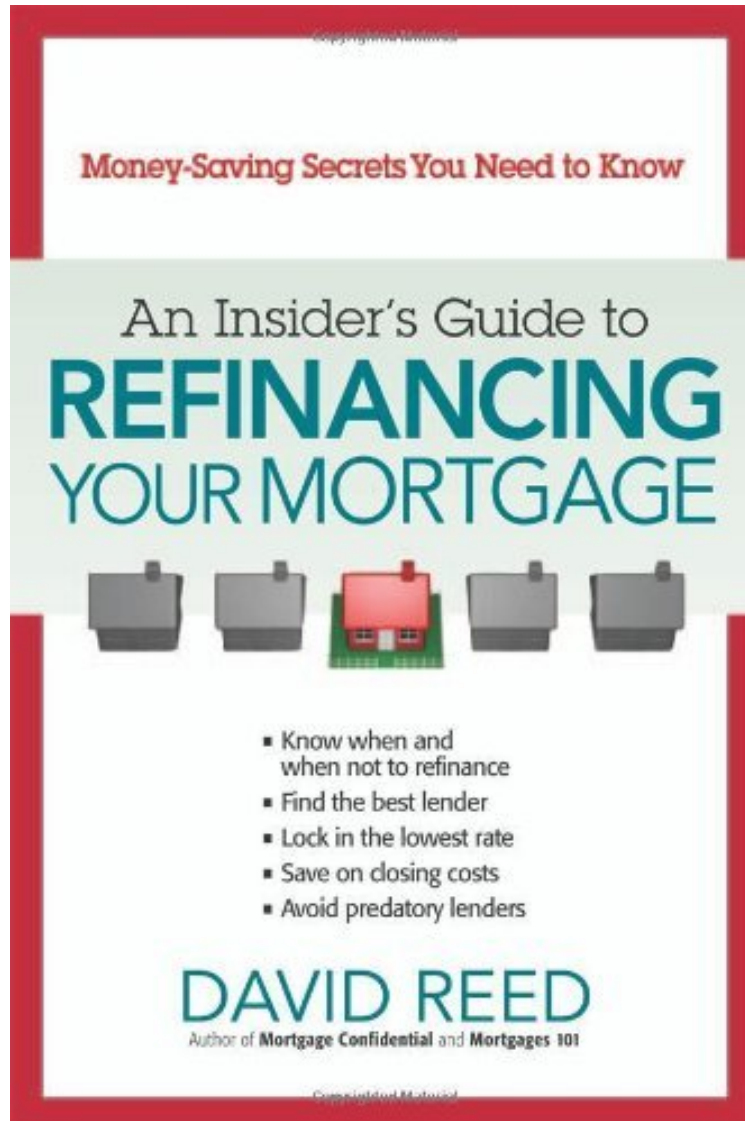


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An Insider's Guide to Refinancing Your Mortgage: Money-Saving Secrets You Need to Know

David Reed

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David Reed : An Insider's Guide to Refinancing Your Mortgage: Money-Saving Secrets You Need to Know before purchasing it in order to gauge whether or not it would be worth my time, and all praised An Insider's Guide to Refinancing Your Mortgage: Money-Saving Secrets You Need to Know:

7 of 7 people found the following review helpful. Good Primer to Refinancing Your Current Mortgage By Michael Taylor "Insider's Guide to Refinancing Your Mortgage" contains good basic information that focuses more on refinancing rather than qualifying for a first-time home loan. The following topics are covered: 1. Types of refinance

mortgages.2. Reasons to refinance and when not to refinance.3. Finding the best lender.4. Finding the best interest rates.5. How to save on closing costs.Also included is a helpful table that shows how much your monthly payment would be based on the amount of the loan, length of loan (10 to 40 years), and interest rate.A good guide for the person who wants to learn basic information about refinancing.Recommended.

For many homeowners, refinancing a mortgage can save them significant money, considerably reducing their monthly payments. It can also give them breathing space to pay off debts or allow them to make other investments, pay for college, or finance home improvements. An Insider's Guide to Refinancing Your Mortgage is dedicated to an often-misunderstood aspect of mortgage lending: refinancing a mortgage loan. Readers will learn why to refinance, when to finance, as well as how to find the best lender, loan officer, and rate. Mortgage expert David Reed takes readers step by step through the refinance process and shows them how to evaluate their current loan program and compare it with other options. By following Reed's invaluable advice, homeowners will learn:when a refinance is right for them - how to lock in the absolute lowest rate at the lowest cost - how the mortgage process works from the inside - how loan officers get paid - how to identify and avoid predatory lenders - how to negotiate closing costsAn Insider's Guide to Refinancing Your Mortgage will save readers money and heartache when negotiating a loan.

From School Library JournalAuthor and senior loan officer Reed (Mortgages 101; Mortgage Confidential) is back to impart advice and insider tips for people finding themselves in the current rush to refinance. Here, he skillfully outlines the process from start to finish, examining refinancing with a dollars-and-cents formula to calculate recovery time and providing an overview of the different mortgage programs and vendors available today. Helpful advice, like requesting to review the title report and appraisal, is included throughout. Reed also dispels many common misperceptions surrounding the mortgage industry, such as competitive interest rates, online lead generators, and aggregator sites. Negative-amortization and subprime loans are briefly explored but could have been developed further. Still, the author ably provides concrete counsel for obtaining rate quotes and picking a loan officer and does a good job of showing how to compare apples to apples in an attempt to determine the best deal available. Predatory lending and loan fraud are also discussed. This title would serve as a nice postdash;subprime mortgage crisis update for real estate finance collections. Recommended for all public libraries.mdash;Tracy Mohaidheen, M.L.I.S., West Bloomfield, MI Copyright copy; Reed Business Information, a division of Reed Elsevier Inc. All rights reserved. lquo;Author and senior loan officer Reedhellip;is back to impart advice and insider tips for people finding themselves in the current rush to refinance. Here, he skillfully outlines the process from start to finish...Recommended for all public libraries.rquo; --Library Journal One of Library Journal's Best Business Books of 2008: "Senior loan officer Reed offers an easy-to-understand but still admirably detailed guide to shopping for mortgages and refinancing the mortgage you have; helpful tips and commonsense strategies abound." About the Author David Reed (Austin, TX) is the author of Mortgages 101, Mortgage Confidential, Your Successful Career as a Mortgage Broker , The Real Estate Investorrquo;s Guide to Financing, and Your Guide to VA Loans. As a senior loan officer, he has closed more than 1,000 mortgage loans. He is a columnist for Realty Times.