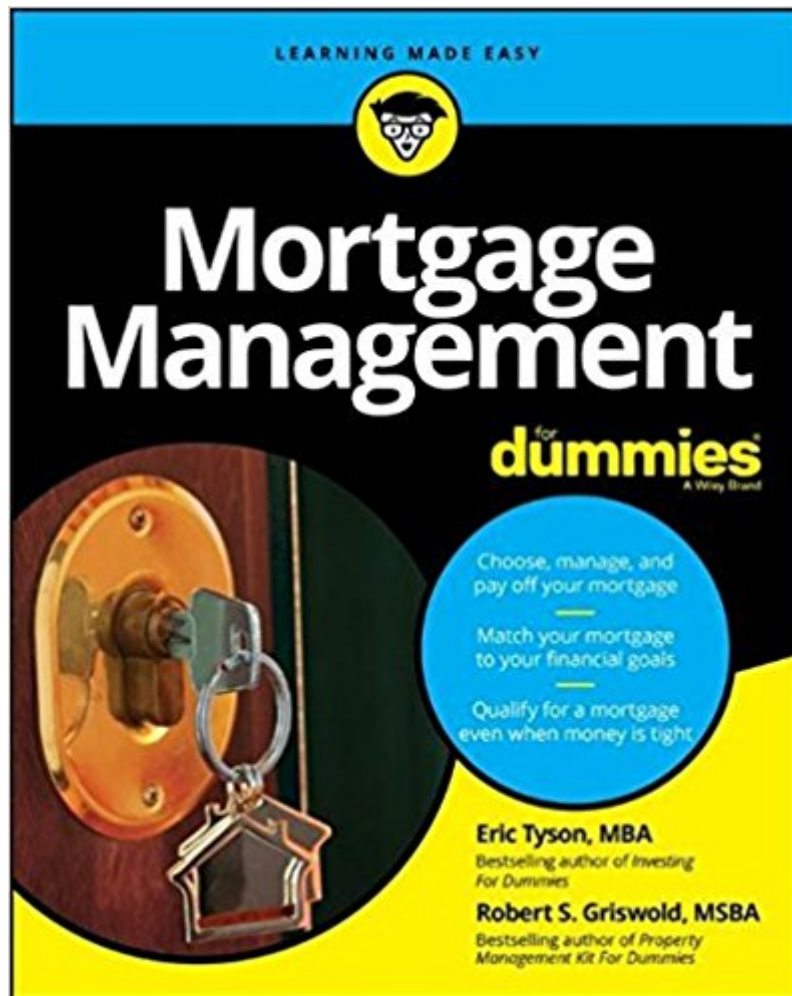




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# Mortgage Management For Dummies (For Dummies (Lifestyle))



## Synopsis

Quickly make sense of mortgages Taking out a mortgage to purchase real estate is a huge decision, one that could affect your family's finances for years to come. This easy-to-follow guide explains how to secure the best and lowest-cost mortgage for your unique situation. Whether you select a 15- or 30-year mortgage, you'll get all the tips and tricks you need to pay it off fasterâshortening your payment schedule and saving your hard-earned cash. Fine-tune your finances Qualify for a mortgage Secure the best loan Find your best lender Refinance your mortgage Pay down your loan quicker Must-knows about foreclosure Top mortgage no-nos

## Book Information

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## Customer Reviews

Choose, manage, and pay off your mortgage Match your mortgage to your financial goals Qualify for a mortgage even when money is tight Quickly make sense of mortgages Taking out a mortgage to purchase real estate is a huge decision, one that could affect your family's finances for years to come. This easy-to-follow guide explains how to secure the best and lowest-cost mortgage for your unique situation. Whether you select a 15- or 30-year mortgage, you'll get all the tips and tricks you need to pay it off fasterâshortening your payment schedule and saving your hard-earned cash. Insideâ Fine-tune your finances Qualify for a mortgage Secure the best loan Find your best lender Refinance your mortgage Pay down your loan quicker Must-knows about foreclosure Top mortgage no-nos

Eric Tyson, MBA, is a financial counselor and the bestselling author of *Investing For Dummies*, *Personal Finance For Dummies*, and *Home Buying Kit For Dummies*. Robert S. Griswold, MSBA, is a successful real estate investor, hands-on property manager, and the author of *Property Management Kit For Dummies*.

Let me start with these two thoughts. First, I really like Eric Tyson's "For Dummies" efforts. I probably have almost an even dozen of his "For Dummies" books from over the years. I have ALWAYS found Tyson's advice/opinions/thoughts really valuable and worth serious consideration. Second, though I have signed several mortgages over my lifetime I (embarrassingly) know little about them (they have always been executed on a "gotta get it done" basis due to work relocation). So this book is targeted directly at me; I am truly a mortgage dummy! And this book couldn't come at a better time as we're probably going to have to make a move in the near term. This time I want to be smart(er) and this book is helping me to be so. Take advantage of its "Look Inside" feature to see if the subjects and depth they are covered suit your needs. It certainly did for us; I think we're going to be much better prepared this next time out. Though it doesn't apply at this point the chapter on reverse mortgages is alone (to me) worth the price of the book (which, at \$13.59 ( price at the time of this review), is a really good deal). I usually don't rate books at the 5-star level unless they are really out of this world. This book may not be out of this world, but (for our needs) it's awfully close. So I'm rounding it up to 5 stars. First mortgage or not, this book works; a wonderful initial primer for first-timers and a great refresher for those who aren't attending their first mortgage rodeo! 5 stars.

*Mortgage Management for Dummies* is a very helpful book. Like all the "For Dummies" books it assumes that you know nothing about the topic and quickly builds up to a reasonable level of understanding. I have an undergrad degree in Finance and I learned a little bit about reverse mortgages. The structure of the book is very logical. However, the book is not written to be read from start to finish. You should read the part that is relevant to the decision that you are making now. Chapters one through three deal with getting your financial house in order. Basically getting one's credit score as correct as possible and accurately assessing what level of mortgage that one can afford. Chapters four through six deal with the types of loan that one might be interested in and how to select them. Chapters seven through 10 address managing one's mortgage. The pros and cons of refinancing, paying one's mortgage off early, and the pros and cons of a reverse mortgage. Making financial decisions when dealing the large numbers

normally associated with mortgages can be difficult. Unless one is independently wealthy, these decisions are not just fiscal ones, but emotional ones that impact one's well-being. At least after reading this book, one can weigh the impact of different decisions with a little less subjectivity and a little more fact and number based information.

This is a decent book to get you started. I consider myself pretty knowledgeable about mortgages, having owned several properties. I've had ARMs, 30-year, and 15-year loans. I've been interested in other payment methods for buying a new home before selling an exiting property. Mortgage Management did a great job of explaining the perils and pitfalls of bridge and that they weren't for me. Overall, the book is easy to understand and organized in a way that makes sense. There is very little information in here that should change over time, so it's a great reference manual to have on your shelf.

I wish I'd read this when I was younger and buying our first home (especially chapter 15 on ten mortgage no-no's) but I still found it educational now. I really liked how it was written...simple and easy to understand. It covered a wide range of information on mortgage options, credit reports and fico scores, warning signs of credit trouble, refinancing, foreclosures and paying off a mortgage.

Great quick but informative book on mortgage. Nicely laid out and written for "dummies" easy explanation on everything you need to know. For someone with a mortgage as well things change and people get confused when dealing with this stuff

Useful book for those who are purchasing their first home. Excellent resource and guide. Five stars.

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