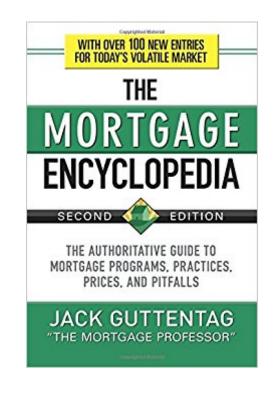


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# The Mortgage Encyclopedia: The Authoritative Guide To Mortgage Programs, Practices, Prices And Pitfalls, Second Edition





## Synopsis

The bestselling one-stop guide to mortgagesâ •updated for the postâ "housing crisis market! The Mortgage Encyclopedia demystifies all the various mortgage terms, features, and options by offering clear, precise explanations. Fully updated to address the new realities introduced by the housing crisis of 2007, The Mortgage Encyclopedia provides not just a complete description, but also in-depth discussion of the issues that may affect you, whether you're a homeowner (or homeowner-to-be), real estate agent, loan provider, or attorney. With this handy, comprehensive guide on hand, you have instant access to: Definitions and explanations of common mortgage-related terms, as well as arcane mortgage terminology, listed alphabetically Expert advice on the most pressing issues, such as whether to use a mortgage brokers, the benefits of paying points versus a larger down payment, and the hazards of cosigning a loan The truth about common mortgage myths and misperceptionsâ •and the pitfalls you need to avoid Helpful tables on affordability, interest cost of fixed-rate versus adjustable rate mortgages, and much more So the next time you ask yourself such questions as "Is this FHA loan right for me?" or "Can I negotiate this fee?" reach for this indispensable guide and get the fast, accurate information you need!

### **Book Information**

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### **Customer Reviews**

About the Author Jack Guttentag is Professor of Finance Emeritus at the Wharton School of the University of Pennsylvania and founder of GHR Systems, Inc., a mortgage technology company. He actively consultants and has aided many government agencies and private financial institutions, including the Department of Housing and Urban Development, USAID, Citicorp and the World Bank Makes the (probably intentionally) incomprehensible topic of mortgages comprehensible.

I appreciate the great descriptions to explain the meanings of the real estate terms.

This book presents both academic definitions and descriptions along with real-world commentary on practices and procedures. The author has taken care to update the info within the context of new legislation affecting the industry. Highly recommended...

Provides in-depth information on the subject of Mortgages.

It is a great book !

Good book.

not very useful book

#### I needed this.

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