



The Everything Guide to Mortgages Book: Find the perfect loan to finance the home of your dreams

Lisa Holton

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Finding the right home can be easy. Finding the right mortgage-one you can afford-can be a challenge. You need to arm yourself with the latest information so you can make the right decision for you and your family, especially in the current housing market. In plain English, finance expert **Lisa Horton** shines a light on the confusing world of points, interest rates, and credit scores. Whether you're buying your first home, trading up to a larger one, or buying a rental property, you'll find all you need inside.

Learn how to:

- Save for a down payment and prepare to borrow
- Understand credit reports and credit scores
- Deal with banks, mortgage brokers, and online lenders
- Refinance a mortgage

The Everything Mortgage Book teaches you how lenders work, how different kinds of loans are structured, and what they're best for. You'll also learn which mortgage practices and loans you should avoid. Whether you have a great credit history or a poor one, you'll be able to get the best loan for your most important purchase-your home.

Lisa Holton is the author of *How to be a Value Investor*, *The Essential Dictionary of Real Estate*, and the *Encyclopedia of Financial Planning*. She is a contributing writer for the Financial Planning Association on consumer finance and retirement planning issues. Ms. Holton heads the Lisa Company, a writing, editing, and research firm. She lives in Evanston, IL.

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Dixie Santiago:

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