



106 Mortgage Secrets All Borrowers Must Learn -But Lenders Don't Tell

Gary W. Eldred

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106 Mortgage Secrets All Borrowers Must Learn - But Lenders Don't Tell Gary W. Eldred The only guidebook that shows you how to finance any property--with or without bank approval

Would you like to discover all of the many ways that you can finance real estate? Want to learn how to cut your financing costs, avoid pitfalls, and negotiate the best terms? Then let Gary Eldred's 106 Mortgage Secrets All Borrowers Must Learn--But Lenders Don't Tell, Second Edition guide you. Fully updated, this practical guide explains how today's changing mortgage market really works. Unlike other mortgage guides, this book goes beyond traditional bank-originated loans and shows you how to benefit with seller financing, assumables, subject-to, wraparounds, lease options, foreclosures, and other money-saving possibilities.

106 Mortgage Secrets also protects you from the sharp practices of loan reps that have recently sparked Congressional hearings and multiple state investigations. In addition, Eldred shows how and why the right financing decisions can add tens (and sometimes hundreds) of thousands of dollars to your long-term net worth. With these 106 secrets, you'll build the confidence and the knowledge to:

Increase your borrowing power *

Obtain the lowest interest rate *

Understand the true pros and cons of ARMs

Cut (or eliminate) the cost of mortgage insurance

Save big with seller financing, assumptions, foreclosures, and $\ensuremath{\mathsf{REOs}}$

Strengthen your credit profile and credit score

Avoid getting taken... by the fine print and garbage fees

Steer clear of scams and unprincipled loan reps and lenders

Accumulate wealth through homeownership and investment properties

Simple, concise, and comprehensive, this book reveals everything property buyers need to know--especially the 106 financing secrets lenders too often omit.



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