

---

# Get Free YOUR MORTGAGE AND HOW TO PAY IT OFF IN 5 YEARS BY SOMEONE WHO DID IT IN 3 PAPERBACK

---

When somebody should go to the books stores, search introduction by shop, shelf by shelf, it is essentially problematic. This is why we offer the ebook compilations in this website. It will certainly ease you to look guide **YOUR MORTGAGE AND HOW TO PAY IT OFF IN 5 YEARS BY SOMEONE WHO DID IT IN 3 PAPERBACK** as you such as.

By searching the title, publisher, or authors of guide you really want, you can discover them rapidly. In the house, workplace, or perhaps in your method can be all best place within net connections. If you seek to download and install the YOUR MORTGAGE AND HOW TO PAY IT OFF IN 5 YEARS BY SOMEONE WHO DID IT IN 3 PAPERBACK, it is categorically simple then, previously currently we extend the join to buy and make bargains to download and install YOUR MORTGAGE AND HOW TO PAY IT OFF IN 5 YEARS BY SOMEONE WHO DID IT IN 3 PAPERBACK therefore simple!

---

## EO8L7K - AUBREY LAMBERT

---

The book shows how the total cost of a mortgage can actually reach OVER THREE TIMES the original amount during the course of the term. It exposes five dire consequences that may occur when a buyer allows the cost build-up. The author reveals in clear, step-by-step illustrated details how a homeowner can: \* Reduce the massive interest cost on a mortgage & produce substantial money savings \* Tap six little known sources of extra cash to help pay off the

mortgage early \* Correctly & easily apply a POWERFUL KEY technique that will eliminate ALL debts at a DAZZLING pace \* Use four different techniques alone or in combination to prepay the mortgage & eliminate a big burden before retirement \* Determine exactly when the mortgage will be paid off & how much interest cost will be eliminated for any fixed prepayment amount \* Determine exactly how much to prepay in order to eliminate the mortgage within a precise number of years \* Activate, automatically & virtually

COST-FREE, two forms of bi-weekly mortgage payment handling to disintegrate YEARS off the term & painlessly SAVE a major portion of the interest cost \* Determine when it's better to invest available money rather than use it for prepayments. To order contact: Capital Search Systems, 84 Surrey Lane, Hempstead, NY 11550. Have you found yourself in this position before? You work hard; you think that you are doing right by your money, yet there never seems to be enough? Does your money just up and leave you?

Take it from me. I truly understand what it means to look at your bank account and have that sinking feeling in the pit of your stomach. You may be looking at my credentials thinking, "what does this guy know about the pain of watching your hard-earned money flow right out of your pockets?" I can assure you that I have been in your shoes. You're no longer a slave to bad debt. Student loans, your mortgage, car loans, and credit card debt are all in the past. Creditors aren't bothering you. You finally have enough cash to pay for necessities every month, and can afford some fun stuff too. You can give money to causes that are important to you, and help out your loved ones when they need you. Your net worth is growing, and your sense of financial security gets better every day. You simply don't have to worry about money anymore. Well guess what? All of that can be your reality. You have the power to make that happen. And here's the thing. It isn't as hard to accomplish as you may think. It begins here, with one simple thing that will completely transform your finances, now and forever. You get rid of your debts, transform your finances,

and use the money that's been freed up to build your wealth. You're about to see simple ways to get rid of the bad debts that are ruining your cash flow. 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 costs An Insider's Guide to Refinancing Your Mortgage will save readers money and heartache when negotiating a loan. Get serious about your money, pay off your mortgage quickly and ensure you have enough for retirement 'We will now pay off our mortgage in five years rather than 30 years' Kirsten & Mike Mason, Fair Go 'It's a relief to be working with Hannah to sort our retirement' Mark Leishman Hannah McQueen shares her expertise so you can take control of your finances, save hundreds of thousands of dollars in interest costs, and sort your retirement - once and for all. This is a must-have guide for those who want to get ahead now. Her unique approach to managing your money emphasises your psychology of spending and the role money plays in your relationships. Hannah does not shy away from the obstacles we all face in getting ahead, instead she offers clever tips on how cutting day-to-day costs will enable you to build a cash surplus so you have extra money for mortgage repayments. Her simple framework to calculate your retirement costs and

practical solutions to sort retirement are a relief. Imagine if you could pay off your mortgage in ten years instead of 25, while still having a life! It's not too late for anyone - Hannah will set you on the right track.

"Break Free From Your Mortgage" exposes the method of paying off your mortgage as early as 5-7 years.

The bestselling one-stop guide to mortgages—updated for the post-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 misperceptions—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!

In today's tighten lending environment many people believe that their hopes and dreams of home ownership must be deferred or forgotten. It seems as if the doors to obtaining mortgage financing have been locked shut. But with the right keys you can open any door, that's why You Can Achieve The American Dream...With the Right Keys is a must read for anyone wanting to purchase a home, become a real estate investor, refinance their current home or modify the terms of their mortgage to avoid foreclosure or to simply lower their monthly mortgage payment. Are

you one of the millions of people who have put your dream of buying a home on hold due to the belief that mortgage lenders are not approving anyone, unless they have a 700 plus credit score? Do you need to refinance your home to a lower interest rate or before your adjustable rate mortgage increases, but you feel that the value of your home may have decreased? Or is your family one of the millions of families that are struggling to pay their mortgage or ever several months behind on your mortgage, and you're wondering what can you do to avoid foreclosure and save your home? Wonder and search no more, the keys to getting your mortgage company to say yes, are in your hands. Over the past 20 years James Rivers has assisted in making the dreams of thousands of families a reality. His clients range from families on fixed incomes who needed a mortgage to purchase a \$40,000 home to professional athletes and entertainers in need of financing to purchase multi-million dollar homes. James often recounts assisting one of his first families with buying their very first home. It was the home that the family had driven by and

dreamed of one day owning. Their dream came true. Although, the economic climate and the mortgage industry has changed over the years, James Rivers' passion for helping people obtain the mortgage financing that best fits their needs has not. In his book *You Can Achieve The American Dream...With The Right Keys* he shares his wealth of knowledge and insight in a very straight forward and honest approach. His book provides a clear step-by-step road map to anyone wanting to purchase a home, become a real estate investor, refinance their current home, or modify the terms of their mortgage to avoid foreclosure or to simply reduce their monthly mortgage payment. To find out more visit his website [www.Achieve-The-American-Dream.com](http://www.Achieve-The-American-Dream.com)

This exciting new book is in Oversized Manual book format. It contains information not found in any business paperback book (to date) except in real estate courses costing hundreds of dollars. For the first time, this type of "inside information" of "subject to" mortgage transactions are being provided to the general public in a professional and realistic way. This book does NOT

cater to the "no money down" or "no credit" audience despite the fact that using the "subject to" mortgage financing technique requires no credit. This book is NOT recommended for the beginning investor as the demands for doing "subject to" mortgage transactions require a greater degree of prerequisite knowledge and experience. This book is for the intermediate investor who wishes to expand their financing possibilities in building their own property portfolio. Accompanying the book are supplementary reading material and accompanying support website.

The ultimate insider's guide to getting the best deal on mortgages... fully updated and revised!

Enter the Mortgage Dragon: True Facts from a Mortgage Industry Insider with a Personal Tell-All is a compelling personal story about a man who overcame extreme adversity to succeed in the lucrative mortgage industry. This comes with great tips along the way and the pitfalls to avoid when it comes to the department of business oversight. You do not have to have an Ivy League education to succeed in this line of work or any other field in

which "by referral only" is the dream goal. Enter the Mortgage Dragon is unlike any book on the subject, as it gives the reader a very personal journey while at the same time covers every important aspect in the industry. A few of the key takeaways include the following: The importance of understanding the various loan programs to assess what works best for you as a consumer or your client How down payments, credit, and income affect a mortgage Why customer service is crucial in achieving lending industry success Understanding credit and mistakes a consumer should not make during the loan process How to avoid the department of business oversight You are guilty until proven innocent How to effectively use the internet when it comes to the lending industry Best practices a mortgage loan advisor should keep-marketing and beyond Learn from author Jim Siebert, a previous top achiever in this field, through the journey of his childhood and personal relationships, his passion for U2, and the years that have had a profound effect on his career. Be prepared to be inspired while learning the important tools to succeed!

What would your life be like if you had no mortgage? How free would you be to live a different life? In this book Clayton and Natali Morris help you beat the system by paying down your home loan and saving hundreds of thousands of dollars in interest payments along the way. This step-by-step system only works with understanding and a disciplined plan. Clayton and Natali give you just that by breaking it all down for you in this book. They arm you with the knowledge and inspiration to free yourself from the dead weight of your mortgage so that you can enjoy your monthly income however the heck you want to! Clayton and Natali Morris met while working as TV news broadcasters. Clayton has been a news anchor for over 15 years and Natali has worked for CBS and NBC for most of her career. In 2010 they started a family and got serious about building legacy wealth for their three children, Miles, Ava, and Eve. They podcast, write, and speak around the world about personal finance and financial empowerment in order to help other families like theirs employ the skills they have learned along the way to attain true finan-

cial freedom. Did you know that over 50% of mortgages don't close? Do you know how much home you can buy? Do you know how much paperwork is involved? Most people don't know how much home purchasing power they have, how much to expect for closing costs (varies by state), or how much paperwork is involved when applying for a home loan. Most people have no idea the difference between loan programs from bank to bank, lender to lender, or broker to broker- or what the differences are between the main types of residential mortgage providers. Most people have no criteria for choosing a lender, the type of loan to seek, or how much down payment is best for them. For example, are there differences between the types of property that may affect down payment? The mortgage industry is packed with nuance, which can lead to confusion for the consumer. While trying to buy a home, you may have people from many different professions telling you what you should do and how to make decisions-who should you listen to in which situations? Your most personal financial information is critical to the

mortgage process and yet do you know who you are sending it to? What about mortgage insurance? Why is it required and when? The two questions I most often hear are: "What's the payment?" and, "What's the interest rate?" While these questions are important, there are several other questions that are just as critical: what is the right loan type for me; is there an up-front funding fee for this loan; what are the differences in available mortgage insurance; how will property type restrictions affect my loan; what are the pros and cons of this loan; what is the down payment requirement with this loan choice over another; what are the closing costs associated with each loan type; and, who is allowed to pay the closing costs? Successfully navigating the maze of questions, regulations, and requirements ultimately leads to a mortgage closing. Through over ten years of experience, thousands of clients, hundreds of Realtor and builder transactions (time line constraint purchases), and, as a licensed loan originator in 9 states and the District of Columbia, I have developed a wealth of knowledge about regulations and requirements. My



commitment to client service and caring about their home buying experience has driven my passion for the individual personal experience in the mortgage industry and how the regulations and requirements affect real people in real time. With this book I'm privileged and excited to share my knowledge and experience with you. After reading this book, you will have an understanding of the big corporations that loan money to homebuyers, what other options you have and how to navigate government regulations and requirements to your advantage. I feel that an educated consumer is my best customer and I am happy to share these mortgage tools and tips with you in the hopes that you educate yourself and find the best mortgage and the mortgage professional that is right for you. In addition, I want you to know what to expect, what to ask, and, who to ask to get the answers you want and to understand what those answers really mean. With each chapter I will guide you through the mortgage process, from choosing between different loan types, to understanding the difference between a Good Faith Estimate and

an Itemized Fee Worksheet, to the necessity of submitting certain documents in a particular method, and finally how to enter Closing Day stress-free and knowing that you have gotten the mortgage that makes the most financial sense for your future. The goal is to help you get the best mortgage possible for your individual needs and get to closing on time, stress free!

Navigating the Mortgage Maze is a 1996 guide to financing a home. Savvy, streetwise advice to help with your calculations! Securing a mortgage to purchase a home can be one of life's most nerve-racking experiences. Navigating the Mortgage Maze is your ultimate road map through the twists and turns of the mortgage process. Bolstered by a wealth of entertaining and instructive stories and tips, veteran mortgage professional Andrew Turnauer guides you every step of the way in acquiring a mortgage, bringing his years of experience to bear on such issues as: - assessing your financial situation and buying power - selecting the proper loan configuration - prequalifying for loans - selecting a lender or mortgage broker

- improving your credit rating - maximizing your collateral, capacity, and character - minimizing the paperwork

Would you like to pay off your home sooner, and spend your life doing what you love instead of chained to a mortgage? Mortgage Free will teach you how to write an awesome budget, save a deposit even on a low income, pay off your home fast, and nail your retirement planning. Learn how to smash your mortgage, and take back your future today.

Have you ever contemplated the best way to explain the APR to a customer? Have you ever wished for a faster way to figure the number of months of escrows to collect? If you answered "YES!," The Loan Officer Guide has the answers to these questions and many more! Fredrick Williams presents a proven, practical system to help increase your understanding, efficiency, and productivity in the mortgage industry. Filled with specific instructions in an easy-to-read format, The Loan Officer Guide will help you understand and effectively complete each step of the mortgage loan process while maintaining compliance with federal regulations. You'll

learn how to: \*pre-qualify the borrower \*take a complete loan application \*read, analyze, and understand credit reports \*collect and analyze the appropriate, supporting documentation \*submit a loan that can be easily processed, underwritten, and closed. The Loan Officer Guide is the toolbox that allows the loan officer to improve productivity and efficiency, thus increasing profits. The book layout and the steps contained within each chapter correlate to the actual flow of a loan file from pre-qualification to closing. The author's intent is to offer a guide that is the essential resource within the mortgage industry for mortgage brokers, loan officers, and loan processors.

Sean Cooper made headlines around the world when he paid off his mortgage at 30 on a house he bought just three years prior. In *Burn Your Mortgage*, Cooper—an acclaimed personal finance expert—clearly lays out his secret to success: simple yet effective lifestyle changes that anyone can make to pay down their mortgage sooner.

As a foreclosure mediator for the state of Washington Robert Rodgers, PhD

mediates discussions between home owners and the managers from mortgage servicing company who have the authority to modify the terms of home mortgages. Needless to say, he has seen and heard a lot over the past several years and has a profound sense of how the process works in practice. Robert knows first hand what you can realistically expect from your mortgage servicer. The way most people think the process works is a far cry from how it really works in practice. If you act on his suggestions, your frustration level will be reduced significantly and chances of getting a favorable decision increased. The goal here is to stop foreclosure by getting a modification to your home loan that reduces your monthly payment. Knowing exactly how the process works and understanding the factors that play a role in the final decision to modify a home mortgage places you in an very advantageous position. Why? It puts you in the driver's seat. Here are the questions that he addresses in *Stop Foreclosure: Should I Apply for a Modification Before I am No Longer Able to Make My Mortgage Payment? What Do I Need to Show to Get a*

*Modification to My Loan? What are the Two Most Important Considerations for Whether I Will Succeed in Getting My Mortgage Modified to a Lower Payment? I am Currently Unemployed and Have No Prospects of a Job. What are My Chances of Getting My Home Loan Modified? What Hit on My Credit Rating Will I Take For Not Making My Mortgage Payments? What Documentation Will I Be Required to Produce? How Much Income Must I Show to Qualify for a Modification? Can I Protect my Savings, IRAS and Health Savings Accounts? What are My Chances for Getting My Mortgage Loan Modified If I Currently Have No Income as I Just Lost My Job, but am Certain I Will Land Gainful Employment Soon? 30 I Just Landed A Good Job. Why was My Application for a Modification to My Mortgage Denied? What Mortgage Payment Can I Quality For? What are Guidelines for Reporting Expenses? What are the Most Common Reasons for Requesting a Modification? Who Are the Players When It Comes to Getting My Mortgage Modified? How Can I Determine Who Services My Home Mortgage and Who Owns My Mortgage Note? My Mortgage Servicer*

Tells Me that the Owner of My Note is Different from What I see on my Original Mortgage Note. Can This Be True? Can I Determine who Owns My Mortgage Note By Searching Deeds of Trust Filed with My County Courthouse? What is MERS? I Do Not Suspect that My Mortgage Servicing Company Has the Original Loan Documents. Why Can't I just Demand that They Produce the Original Documents? When They Can't Produce the Original Documents (as I Suspect) Doesn't My Loan Also Vanish and I Get My Home for Free? Should I Hire Someone Else to Handle My Application for a Mortgage Loan Application? How Can I Avoid Being Scammed? Why Did We Get a Foreclosure Notice when Our Mortgage Servicer was Still Evaluating Our Application for a Modification? Why Do I have So Much Difficulty Dealing with My Mortgage Servicer? What Happens When I Contact My Mortgage Servicer About Applying for a Home Mortgage Modification? What Can I Expect when Calling My Mortgage Servicer? Why Can't I Email the Documents to My Mortgage Servicer? It Would Be So Much Easier. What Can I Do to Hurry Up the Review Process and

Get a Decision More Quickly as We have been Hassling with Our Mortgage Servicer Now for Over a Year? How Exactly Can My Mortgage Be Modified to Reduce My Monthly Payments? Am I Eligible to Apply for a Federal Making Home Affordable Modification? Will I Qualify for a Modification to My Home Loan that is Underwritten by the Federal HAMP Program? Is Equity Advantageous or Disadvantageous When It Comes to Getting My Home Loan Modified? What is the Principal Behind a Net Present Value Analysis? How Do I Determine the Current Market Value of My Home? How Do I Dispute a Market Analysis of My Home that Has Disqualified Me from Getting a Modification? What are Important Considerations when Doing My Own Net Present Value Analysis? What is a Discount Rate? How Can I Calculate the Net Present Value (NPV) How Can I Find Out My Credit Score for Free? After Entering All My Information into a Net Present Value Analysis - I Failed. What Can I Do Now? Will it Really Help Me Obtain a Modification to My Home Mortgage If Go to All the Trouble of Doing My Own Net Present Value Analysis? I Know Precisely the Mortgage

Payment I Can Handle for the Next Several Years. Once I Dig Myself Out of the Mess I am In Right Now, I will be Able to Pay the Original Amount. Should I Ask My Mortgage Servicer to Consider a Two Year (or Short Term) Modification? I Know Now I Will Only Need to Pay the Reduced Amount for a Couple of Years. How Will I Hear About the Outcome of My Application? Will My Mortgage Servicer Give me a Reason for a Denial? How Can I Dispute Penalties or Late Fees Charged by My Mortgage Servicer? My Mortgage Servicer Says that Extending the Term of My Loan from 30 to 40 Years is Not an Option. Are They Bluffing? What Are My Options If My Income Does Not Justify a Modified Loan? I am Currently Unemployed. Is There any Hope for Me? What Programs Exist for People Who Want to Remain in Their Homes? How Do I Find Out If Freddie Mac Owns My Loan? I was offered a Temporary Modification but was only One (1) Day Late Making the Second Payment. We were Serviced a Foreclosure Notice Today. Can the Bank Foreclosure Now When They have Already Agreed to a Modification? The Bank Has Offered a Modification but the Rate



is Still Too Much for My Pocketbook. They Say that They Cannot Offer me a HAMP (the federal program which would make the payment more affordable) because I Have Been Delinquent in Making Payments for More than One Year. Should I just Give Up Now? What is a Three Month Temporary Loan Modification? I Asked for a Permanent Modification to my Mortgage Loan. Is the Deal Done When I Get a Written Offer of a Modification? I was told by a Clerk about the Terms of a Temporary Modification but Cannot Tell if this is a Genuine Offer. The Offer Seemed Very Unprofessional to Me. What Can I Realistically Expect If a Modification is Offered? How Much Lower Can I Expect My Payment to Be? Aren't the Mortgage Companies the Bad Guys Here? What if I also have a Second Mortgage or Line of Credit on the Property? How Do I Find a Housing Counselor? Are the Laws Governing Modifications to Mortgages Really That Complicated? My Mortgage Servicing Company Refuses to Offer a Modification to My Loan that I am Fully Qualified to Receive (by My Own Calculation) Under the Net Present Value Test. What Can I Do? Ex-

plain the foreclosure Process What is the difference between Judicial Versus Non-Judicial Foreclosures What are Other Options I Can Consider to Avoid Foreclosure?

LEARN TO SHOP FOR AND MANAGE YOUR MORTGAGE UNTIL YOU HAVE ELIMINATED IT—ONCE AND FOR ALL! Mind Your Own Mortgage empowers homeowners to shop for a mortgage as if it were a commodity—as easy as buying a gallon of gas—and enables them to eliminate their mortgage debt by revealing inside information used to keep them enslaved to the mortgage industry. Mind Your Own Mortgage changes the game—putting you in charge: Shop with confidence—an exclusive system helps you make decisions based on the best price Identify slick sales gimmicks and lender manipulation Refinance only when it makes sense for you—not for the mortgage company Eliminate your mortgage in record time—so your retirement years include retirement A SOUND MORTGAGE = A SOUND ECONOMY Stocked with compelling real-life scenarios, budgeting tips, and handy financial tools, Mind Your Own Mortgage is a timely wake-up call for homeown-

ers and a candid decree that the American dream is still possible—if we dramatically rethink the way we finance our homes. IT'S TIME TO MIND YOUR OWN MORTGAGE.

“Whether you’re getting a new mortgage, refinancing an old one, or dealing with the mortgage you have already, you won’t find a better mortgage coach than my friend, Rob Bernabé.” —Mary Hunt, personal finance expert, best-selling author, and CEO of Debt-Proof Living “Finally, consumers have what they need to hold any mortgage provider accountable.” —R. Jarret Lilien, founder and managing partner of Bendigo Partners and former president and COO of E\*Trade Financial

Struggling to pay off debt? Learn how to pay off your mortgage in a few short years using a proven system that will change your life! What would your life be like if you had no mortgage? How free would you be to live a different life? Author's Clayton and Natali Morris are real estate investing experts. Their proven system has hit the Kindle Store's Top 50, their award winning podcast The Investing in Real Estate Podcast has been downloaded over 14 mil-

lion times, and they've been featured on FOX News and NBC's Today Show. Let Clayton and Natali show you exactly how to take control of your liabilities and save thousands of dollars in interest payments. After flipping 1,000's of homes, Clayton and Natali have helped thousands of people build financial freedom, pay down debt, and live a mortgage free life. In 2010 they started a family and got serious about building legacy wealth for their three children, Miles, Ava, and Eve. They podcast, write, and speak around the world about personal finance and financial empowerment in order to help other families like theirs employ the skills they have learned along the way to attain true financial freedom. In this book, you'll discover: How to analyze your mortgage to find the massive fees you're paying Why using certain weapons like interest can destroy time, the biggest financial enemy. How to shed unnecessary liabilities and turn them into performing assets that pay you every month. The step-by-step system for using a home equity line of credit to annihilate your 30-year mortgage. Finally, you no longer have to be a slave

to your mortgage! With a step-by-step system that works you'll be turning those liabilities into performing assets in no time. You want to spend more time doing the things that matter in life instead of working harder with nothing to show for it. If you like books that don't waste your time with fluff and get right to the point then you'll love this book. Buy *How To Pay Off Your Mortgage in 5 Years* today to start slashing your mortgage and become debt free!

The Money Mentor is my take on the classic self-help book - with one major difference: It's a bullshit-free zone! If you're reading this, it's because you've recognised that your finances need help. Either that or your kids gave you the book as a Christmas stocking-filler, it's pouring with rain and there's nothing on telly this afternoon. Seriously, however you got here isn't important. The important thing is - you're here. Right here, right now is where you start getting control of your finances. This is where you stop throwing money away like it's going out of fashion and start saving. This is where your financial worries start to lessen. This is where you and your fami-

ly begin to get ahead in the game. What I do is very straightforward - I help ordinary Mums and Dads burdened with standard 30-year home loans, pay off those loans within 7 to 10 years. Yes, you read that correctly - you can be mortgage-free in 7 to 10 years simply by following a plan that we create together. It's not magic. There's no smoke and mirrors. It's not even a secret how we can do this together. In fact, I call it the 'not-so-secret, secret', because anyone can do it. Together, we examine your lifestyle and make a detailed assessment of your living expenses. Using that information, we then give every single dollar of your family's monthly income a specific purpose and structure it within a realistic budget. And guarantee to pay the loan off in 7 to 10 years. Paying your home loan off over 30 years is bullshit! It's the biggest rip-off. When you're sitting in your bank, arranging your home loan, their entire focus is on the minimum monthly repayment. That just means they're forecasting their juicy profits over a 30-year period. Profits that you're paying for. We can even pay off that 30-year loan earlier in some cases. One of our

records is having cleared a mortgage in only 3.5! Mortgage-free in three and a half years - wouldn't everyone love to be in that position? Our aim is to disrupt the passive, inherited way of thinking encouraged by the banks and to completely change traditional Mum and Dad psychology. Not with idealistic nonsense and impossible to achieve pie-in-the-sky advice aimed at solving unrealistic or non-typical situations. This book is packed with proven, practical and realistic strategies that work. If you and your family follow the process that we all agree to in the beginning, you will achieve the results we predict at the start. Guaranteed!

A nationally known real estate expert helps home buyers make the most of the home mortgage revolution, spelling recent changes in the home financing industry, from new mortgage types to eligibility standards to the new computerized approval process to the pros and cons of using a mortgage broker.

Mortgage Smarts is a thorough and thoughtful guide to mortgages and house buying across Canada. Each province or territory has different rules and the

authors explain the requirements for each, laid out in tables for ease of use. The authors candidly say: "We provide usable information on issues which most of you don't research when you are thinking about applying for a mortgage." Mortgage Smarts is organized to provide information in the order that a house buyer would need it, from a history of mortgages through the process of buying a house (application and closing process), the sale and end of the mortgage, and then covering cases that are not the norm. The book contains useful checklists and warning notes, references and definitions. The authors suggest that this useful book can be dipped into at any part of the mortgage process; it doesn't need to be read from page one to the end. The extensive table of contents and index will guide you to what you need. For the reader's convenience, all government and official internet links and all the checklists appear in the appropriate chapters and then they are grouped together in separate appendixes. Numerous case studies describe the omissions and pitfalls that face a homebuyer who is blinded by

enthusiasm or given "good advice" by friends and relatives. Once you have digested and applied the information in Mortgage Smarts your search for a home should not have any unpleasant financial surprises, but a happy ending.

Need a mortgage but worried about the market? In *Mortgages For Dummies*, 3rd Edition, bestselling authors Eric Tyson and Ray Brown give you proven solutions for obtaining a mortgage, whether you want to buy your first home, refinance, or tap into your equity. You get the latest on sub-prime and adjustable-rate mortgages, finding the best lender, avoiding fiscal pitfalls and foreclosure, and much, much, more! This easy-to-understand, objective, and jargon-free guide helps you fine-tune your finances, figure out what you can afford, and improve your credit score before you go mortgage shopping. You'll get familiar with the advantages and disadvantages of fixed- and adjustable-rate mortgages, 15- and 30-year loans, and conforming and jumbo packages. You also get help finding and working with reputable professionals, comparing programs, and securing terms you

can live with. Discover how to: Match your mortgage to your financial goals Qualify for a mortgage even when money is tight Find the right loan for you Choose the best lender/broker Negotiate the best terms Calculate your costs and payments Understand and complete all paperwork Refinance an existing mortgage Understand and consider special situation loans Explore reverse mortgages and other options Decipher amortization tables and comparison worksheets Use the Internet wisely when mortgage shopping Now, more than ever, you need clear, reliable information that helps you get the mortgage you need at a price you can afford. You need *Mortgages For Dummies, 3rd Edition!*

Part economic history, part public history, *A History of Mortgage Banking in the West* is an insider's account of how the mortgage banking sector worked over the last 150 years, including analysis of the causes of the 2007 mortgage crisis. Beginning with the land and railroad development acts that encouraged settlement in the west, E. Michael Rosser and Diane M. Sanders trace the laws, institutions, and individu-

als that contributed to the economic growth of the region. Using Colorado and the west as a case study for the nation's economic and property development as a whole since the late nineteenth century, Rosser and Sanders explain how farm mortgages and agricultural lending steadily gave way to urban development and housing mortgages, all while the large mortgage and investment firms financed the development of some of the state's most important water resources and railroad networks. Rosser uses his personal experience as a lifelong practitioner and educator of mortgage banking, along with a plethora of primary sources, academic archives, and industry publications, to analyze the causes of economic booms and busts as they relate to real estate and development. Rosser's professional acumen combined with Sanders's research experience makes *A History of Mortgage Banking in the West* a rich and nuanced account of the region's most significant economic events. It will be an important work for scholars and practitioners in regional and financial history, mortgage market practice and development, government

housing and mortgage policy, and financial stability and of great significance to anyone curious about the role of the federal government in national housing policy and the inherent risk in mortgages.

*Mortgage Rip-offs and Money Savers* reveals how the mortgage industry cheats borrowers out of billions in extra costs every year. Mortgage industry insider Carolyn Warren taps her decade of experience with lenders to expose the tricks, lies, and dirty little secrets they don't want you to know. With her expert guidance, borrowers will save tens of thousands when they avoid the traps so many consumers fall into. Having this inside information is the only way borrowers can truly get the best possible deal. This book presents that knowledge in an interesting and easy format that anyone can understand. Readers won't be victims of the mortgage industry with this invaluable resource in hand. Instead, they'll get the best possible rates, avoid bogus fees, and get the great deal they deserve.

The crucial information you need to secure a reliable loan modification and save your home *Behind*

on your mortgage payments? Worried about losing your home? Don't panic. Loan Modification For Dummies gives you the reliable, authoritative, easy-to-understand guidance you need to apply for and secure a loan modification that lowers your monthly house payment and keeps you in your home. This practical, plain-English guide leads you step by step through the loan modification process, from contacting your lender to applying for a loan modification, evaluating the lender's initial offer, and negotiating a modification that lowers your monthly payment while helping you catch up on any past-due amounts. You'll learn how to communicate with your bank or loan servicer, recognize and avoid loan-modification scams, and find a knowledgeable loan modification specialist, if you choose not to do it yourself. Advice on determining whether you're likely to qualify for your lender's loan modification program Guidance on preparing and submitting a loan modification application that improves your chances of success Helps you figure out a monthly payment you really can afford Tips on modifying your loan even when you

owe more than your home's current market value Negotiation advice for securing the best possible terms and lowest monthly payment Resources for contacting your lender, obtaining free or affordable third-party assistance, and getting government agencies on your side Read Loan Modification For Dummies and start saving your home today. If you could pay off your mortgage in even a third of the time instead of waiting thirty years to pay it off, wouldn't you want to know how to do that? It's possible with the right home loan. While it may seem unbelievable, it comes down to math and a little education that banks prefer homeowners not know about. Michael Lush has spent fifteen years as a mortgage originator helping consumers get into their dream home. After speaking to a wealthy mentor of his, he then stumbled across how the wealthy finance their homes using lines of credit. Along with his co-author, David Dutton, Lush now teaches future homeowners, present homeowners as well as successful real estate investors how to use a simple home equity line of credit to pay off a home in 5-7 years. In this book you will learn: -

The case against a mortgage from a 15 year mortgage veteran. - Why making extra payments on a mortgage vs a HELOC is still slower and also locks your money up until you sell your home. - 2 important reasons why this strategy isn't more well known. - How to pay off a home faster even if you have very little equity. - 5 powerful resources that will help you get started quickly to becoming mortgage free. - Pros and Cons of a HELOC - The deadly mistakes homeowners make when using a HELOC - How to build a real estate empire. - How to buy a vacation home and pay it off quickly (See chapter 9) Before you even think about signing on for a thirty year mortgage, you owe it to yourself to read this book as well as check out their popular Youtube channel. In Introduction to Mortgages & Mortgage Backed Securities, author Richard Green combines current practices in real estate capital markets with financial theory so readers can make intelligent business decisions. After a behavioral economics chapter on the nature of real estate decisions, he explores mortgage products, processes, derivatives, and international practices. By



focusing on debt, his book presents a different view of the mortgage market than is commonly available, and his primer on fixed-income tools and concepts ensures that readers understand the rich content he covers. Including commercial and residential real estate, this book explains how the markets work, why they collapsed in 2008, and what countries are doing to protect themselves from future bubbles. Green's expertise illuminates both the fundamentals of mortgage analysis and the international paradigms of products, models, and regulatory environments. Written for buyers of real estate, not mortgage lenders. Balances theory with increasingly complex practices of commercial and residential mortgage lending. Emphasizes international practices, changes caused by the 2008-11 financial crisis, and the behavioral aspects of mortgage decision making.

It pays to be in the know about mortgages. An expanded and revised version of *The Pocket Idiot's Guide to Mortgages*, this essential volume covers everything homebuyers and re-financers need to know. Coverage includes

an overview of the application process, overcoming qualification hurdles, finding the right type of loan, when and how to refinance to save money, and much more. \* Contains the forms readers need as they move through the mortgage process, including a sample application, pre-qualification forms, re-finance worksheets, and mortgage payment and amortization tables \* Expanded, larger-format edition \* Features all the new, creative mortgage programs that have become popular

As you get ready to buy a home, you will need to learn everything you can about the world of home financing and mortgages. This is one of the biggest points of worry, confusion and downright failure for many would-be homeowners. But the good news is that there are answers. *The Smart & Easy Guide To Mortgages & Home Financing: How to Finance Real Estate to Make the House Buying Process Successful* has them for you right now. The book contains all the knowledge and guidance that you need to get the best mortgage and avoid financial complications. This real estate financing and home buying mortgage guide book contains

crucial information on how to get started with the process of identifying the best mortgage and how to make sure you get the best deal possible. Here are some of the questions answered in the book: - How to secure the credit to get started - How to begin the loan process - How to identify and negotiate for the best rates - How to understand the mortgage stipulations and the mortgage contracts formulated by the lenders - Why it's important to understand mortgage stipulations and the fine print - How to identify a loan that is suitable for a person's individual needs - How to get a loan that guarantees financial freedom - How to avoid scams, fraud, and other risks during the mortgaging process The book fully addresses the challenges faced by any homebuyer considering taking out a mortgage. The main purpose of this real estate financing and home buying mortgage guide book is to empower you by providing knowledge and practical steps you can take. The costs of ignorance in the mortgage industry are too high to ignore when you can get answers this easily. Here are just a few of the things you will learn: - The best strategies for identify-

ing the best mortgage for your situation - How to avoid the stress, anxiety and frustration typical first time home buyers go through during the lending process - How to identify the best mortgage rates by using little known tools - How to avoid fraud, scams and other financial risks - Crucial Strategies for negotiating lower rates and fees - How to boost your credit ratings and why they matter - How a few simple negotiation tricks can save you \$1,000s - How to find the best lenders for you - How to save time, money and headaches during the entire process The book contains extensive details on how to avoid financial issues, find the best mortgages and save money and time every step of the way. This real estate financing and home buying mortgage guide book explains how you can obtain good credit, how to start the loan process and how to identify the best mortgage rates. This real estate financing and home buying mortgage guide book has all the answers you need. It contains detailed mortgage information that will guide you smoothly through the home financing process. The sooner you access to get the knowledge con-

tained in this book, the better your situation will be. Make the home buying and home financing process as fast and easy as possible. The Smart & Easy Guide To Mortgages & Home Financing: How to Finance Real Estate to Make the House Buying Process Successful is here for you. Grab your copy today of this real estate financing and home buying mortgage guide book! Century 21 Guide to Choosing Your Mortgage will help you find the best mortgage for your needs by guiding you step by step through the sometimes confusing mortgage process. Packed with need to know information, this guide will help you enter the mortgage maze with knowledge and confidence, providing insider tips on finding the best mortgage, and shows you how to: Negotiate lower mortgage costs Benefit from the many available mortgage options Understand you down payment options Use today's technology in your mortgage search

The immense power of compound interest is such that adding a small amount of extra principal to each of your mortgage payments will result in thousands (or tens of thousands) in interest savings

over the life of your loan. Using only high-school mathematics, Tim Hill provides clear and readable lessons that you can use to understand and pay down your mortgage by using Microsoft Excel (or any spreadsheet software). This entirely practical guide teaches you how to use worksheet functions, array formulas, data tables, and other spreadsheet features to manage your business and personal finances. You'll also learn the auxiliary skills needed to create and maintain financial spreadsheets: rounding numbers, data and time arithmetic, summing and counting values, and more. Plenty of examples show you how to use these tools for any type of debt or savings: mortgages, student loans, leases, credit-card debt, car payments, medical expenses, annuities, and retirement funds. You can download the sample workbooks to follow along with the author's examples and calculations. - Covers all versions of Excel. - Learn about basic financial concepts, including cash flows, timing issues, and the time value of money. - Compute the payments needed to pay off a loan or to meet an investment target. - Se-

parate the interest and principal portions of your mortgage or loan payments for tax purposes. - Convert between the commonly used methods of quoting interest rates. - Create amortization schedules to see how your debts change over time. - Build summary tables to compare loans that have different interest rates, loan amounts, or payment terms. - Derive the true interest rate of your investments or loans, including "interest-free" loans. - See how much time it will take to pay off a loan, meet an investment target, or retire. - Determine how much to invest now to meet a future goal. - Calculate how money will accumulate in your retirement or savings accounts.

Contents Part I - Loans & Mortgages 1. Getting Started with Loans & Mortgages 2. Present Value (PV) 3. Future Value (FV) 4. Payments (PMT) 5. Interest Rates (RATE) 6. Periods (NPER) 7. Interest and Principal Components 8. Converting Interest Rates 9. Loan Amortization Schedules 10. Summarizing Loan Options Part II - Dates & Times 11. Getting Started with Dates & Times 12. Date & Time Basics 13. Date & Time Functions 14. Date Tricks 15. Time Tricks Part III - Sums

& Counts 16. Getting Started with Sums & Counts 17. Counting Basics 18. Counting Tricks 19. Frequency Distributions 20. Summing Basics 21. Summing Tricks

Strategies and tools to live debt free The world of borrowing and debt management has changed dramatically, leaving people confused about how best to secure their financial future. This book is the only guide with detailed advice to help you become debt free or master the debt you have, based on the latest laws and new government programs and policies implemented under the Obama administration. Is the information and advice on debt management different than in years past? Definitely. In this savvy, engaging guide, bestselling financial expert Jordan Goodman will tell you how to Win the mortgage game: avoid foreclosure, obtain the best refi, and modify your mortgage even if it is "under water" Clean up your credit report and dramatically boost your credit score Negotiate new terms and payments for burdensome medical bills, student loans, and credit cards Protect yourself from the devastation of identity theft Master the

new credit card rules, and avoid the rate and fee traps Learn a revolutionary strategy that will help you become mortgage free in 5 to 7 years, change the way you pay all your bills, and save hundreds of thousands of dollars Master Your Debt recommends many pioneering strategies as it lays out an innovative plan for achieving the elusive goal of financial success. The book is filled with helpful web sites, toll free numbers, associations and government agencies, and vetted companies and services to help you implement this advice. In today's volatile economy, getting out of debt is the key to surviving and thriving, and author Jordan Goodman provides you with the strategies and tools to live debt free.

Think mortgage payments need to last for 30 or 15 years? THINK AGAIN. There is a lot of ignorance when it comes to mortgages. Most people are locked into long term mortgage payments without realizing how expensive this really is and how to break this "captivity" cycle. Do you have a mortgage? Is the cost of carrying your mortgage a hefty burden on your finances? If your answer is yes, you

are not alone. You CAN take control of your mortgage, build equity faster and save years of mortgage payments and thousands in interest. This book will show you exactly what to do to eliminate your mortgage debt quickly. It's the simplest, most straightforward plan for changing your money habits and paying off your mortgage quickly. And it's based on results, not pie-in-the-sky fantasies I have used the same method to pay off my own mortgage faster (see chapter 7 for my story) - so can you! This book will guide you through straightforward, actionable advice that will help you get started no matter what your situation is You will learn: How

expensive your mortgage really is. Why it is important to pay your mortgage faster Different ways to reduce the loan time frame and the total amount of interest paid in the long run Simple tricks to pay off your mortgage faster How remarkably different will be your financial situation once you pay your mortgage sooner. My own journey to pay off my mortgage in few short years. The complete proven 4-step system to pay off your mortgage quickly. All explained simply with tables and charts so you can understand exactly what to do . In addition, you will be given a link on our website to download for free our own Excel mortgage amortization

spreadsheet so that you can calculate your own mortgage situation, comprehend where your money goes when you take a mortgage and chart your own game plan. THERE IS A BETTER WAY that each and every person can employ to save years of payments and thousands in interest. Let me help you free the long term shackles of your mortgage debt... and give you the tools and wisdom you need to pay off your mortgage fast Imagine the freedom you'll enjoy once you pay off your mortgage in few short years and how different your life will be. Scroll up and grab your copy today. You owe it to yourself and you owe it to your family!!