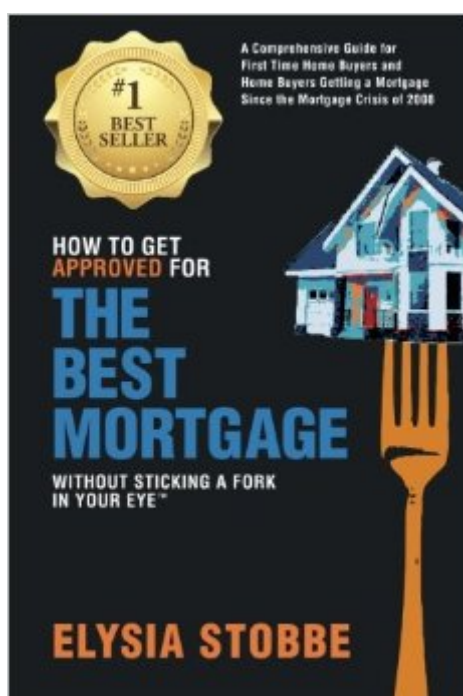


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# How To Get Approved For The Best Mortgage Without Sticking A Fork In Your Eye: A Comprehensive Guide For First Time Home Buyers And Home Buyers ... Since The Mortgage Crisis Of 2008 (Volume 1)



## Synopsis

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!

## **Book Information**

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## **Customer Reviews**

Perfect for every person that needs a new mortgage and hasn't went through the process in the past 10 years. Times have changed. This book for sure helps with what to expect and how to make things go as smooth as possible. Even if you think you are the perfect scenario (good credit, good income etc.), there is no such thing anymore. Don't start the mortgage process without reading this book!

Ms. Stobbe knows her field inside and out. Her no games, straight to the point and insightful take on getting the best mortgage will leave you feeling more confident and better equipped to be an informed purchaser during one of the largest transactions any of us ever undertake. Takes the stress out of the maze of mortgages. Highly recommend this read!

I have been on a house hunt for about a year now and I've just been too scared to make the plunge. I didn't understand the process and it was overwhelming and intimidating. This book broke it down so easily!!! I highly recommend snagging a copy. Now I feel confident enough to go through with my dreams.

This easy to read, but utterly comprehensive book is fantastic. I am shocked to learn how much I did not know about how the mortgage process works. I will confess that I have not applied for a mortgage since the hey-days of 2006 when anyone could get a mortgage (and for me, I could with two other partners apply for and get \$1.1 million mortgage on a house in Oakland CA with almost no paperwork...). That said, the environment has CHANGED, and everyone who is applying for a home loan now NEEDS this resource. It not only gives detailed descriptions of processes and procedures, it references a variety of websites and other resources that will stay current even when the regulations changes somewhat and would otherwise make a print reference out of date. BUY this book if you or a loved one is thinking of buying a house and using a mortgage to finance it! I am so glad that I did, as I am getting ready to purchase a second residence.

A must have for anyone seeking a mortgage or for a real estate agent to truly understand how mortgages work. Even though I have purchased three homes, until I read this book I must admit that I did not fully understand the process and how to not make critical mistakes. Also, as a editor of a business magazine, I will be able to apply this knowledge to our content.

Elysia's book is a must read for you if you are about to buy a home, are a real estate agent or especially if you are a mortgage lender. As Tonya Robbins says, "Success leaves clues", so why not read them?

For over 6+ years, I've directly benefited from Elysia Stobbe's deep insights and principled approach to securing the best mortgage. As a client of hers, I can speak first hand to the great service and care I received during the purchase of a new house as well as during a refinance. I found her book to be a direct reflection of her communication style and passion for delivering an outstanding customer experience - she delivers valuable insights in a straightforward, no nonsense approach. This is a **MUST READ** for BOTH the 1st Time Home Buyer and all Repeat Home Buyers. I took tons of notes in the margins of the pages, highlighted key passages, and underlined lots of important action steps and helpful Go-Do's. This is **THEEE GUIDE** to have when trying to navigate

today's new and complex rules. Elysia takes the stress out of the process, she provides helpful tips and best practices, and she does all this to ensure you have a great experience and optimal outcome. Thank you Elysia for sharing such helpful insights!

It's great to see someone with field experience write a book that has valuable information to offer, thanks Elysia! I purchased 10 copies and plan to give them to friends, family and clients---it's always nice to have someone on the other side of the fence helping you with these big issues when it comes to refinancing or purchasing a home. Great job and keep them coming.

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Management Cellular Automata: 8th International Conference on Cellular Automata for Research and Industry, ACRI 2008, Yokohama, Japan, September 23-26, 2008, Proceedings (Lecture Notes in Computer Science) The Loan Guide: How to Get the Best Possible Mortgage.

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