

Your First Home Mortgage



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Are you thinking about purchasing your first home? Or perhaps you would like to refinance? If so, don't even begin the process until you read what we have to say. . . If you thought that buying your own home is out of your reach, think again. Every year thousands of people just like you are becoming home owners and you can too. There are many programs available to people at all income levels. Much of that money is never used because people just don't know it is available. At the same time many existing homeowners are considering refinancing their home mortgage. They do so for any number of reasons. Some are seeking a lower interest rate while others would like to remodel their home rather than buy new.

Unfortunately the only guidelines are those seen on television commercials. They are the only ones who appear to want to just hand you money. That is also generally the worse case scenario. You need answers to your questions. The challenge is that most first time buyers don't even know what questions to ask. And, with the constantly changing market, even seasoned homeowners need to be aware of current trends. You need to know what to look for and where to look. That is why we have prepared Your First Mortgage. You learn what to look for and where to find it. Inside Your First Mortgage you learn: Are You

Prepared for A Home Loan What is your home loan readiness factor? Find out if you are ready. What Type of Loan Do I Need - What is the most appropriate type of loan for my needs? Sift through the confusion. Fixed Rate Mortgage vs. Variable Rate Mortgage Learn the difference between these two loans. Conventional Home Loan Understand what a conventional loan is and if it is the best for you. Balloon Mortgage - Balloon mortgages are short-term loans that act similarly to a fixed-rate mortgage. FHA Home Loan - Learn how to pre-qualify for a FHA loan. VA Loans Explore your qualifications and see if this is a good venue for you. Contract for Deed Home Loan This may be advantageous but you should apprise yourself of all the details. How to Qualify for a Home Mortgage Loan - The qualifications of a mortgage loan are actually not that complicated. Discover some of the general guidelines of how you can qualify for a mortgage loan. Home Loan Interest Rates - Everything you need to know about interest rates before you begin your application process. Credit Rating and the Fair Credit Reporting Act/ FCRA Learn how this important act impacts your situation. How To Build A Lender-Friendly Credit Report - In order to have a greater chance at securing a loan, your credit report and rating must be in good standing. Save a Sizeable Down Payment Discover all the ways you can save and come up with the cash you need. Why You May Have to Accept a Higher Interest Rate Or why you should. Lower isnt always better. Important Things to look for in a Lender How to explore all your options. Your First Mortgage is informative and will walk you through the steps you need to take to help save thousands of dollars on your home mortgage. Some people pay hundreds of dollars to attend financial seminars that teach you the exact same information you will find in Your First Mortgage. The good news is that you wont spend anywhere near the amount of an expensive seminar. Now you can get this same information for pennies on the dollar. Grab your copy today and begin your journey toward home ownership!

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