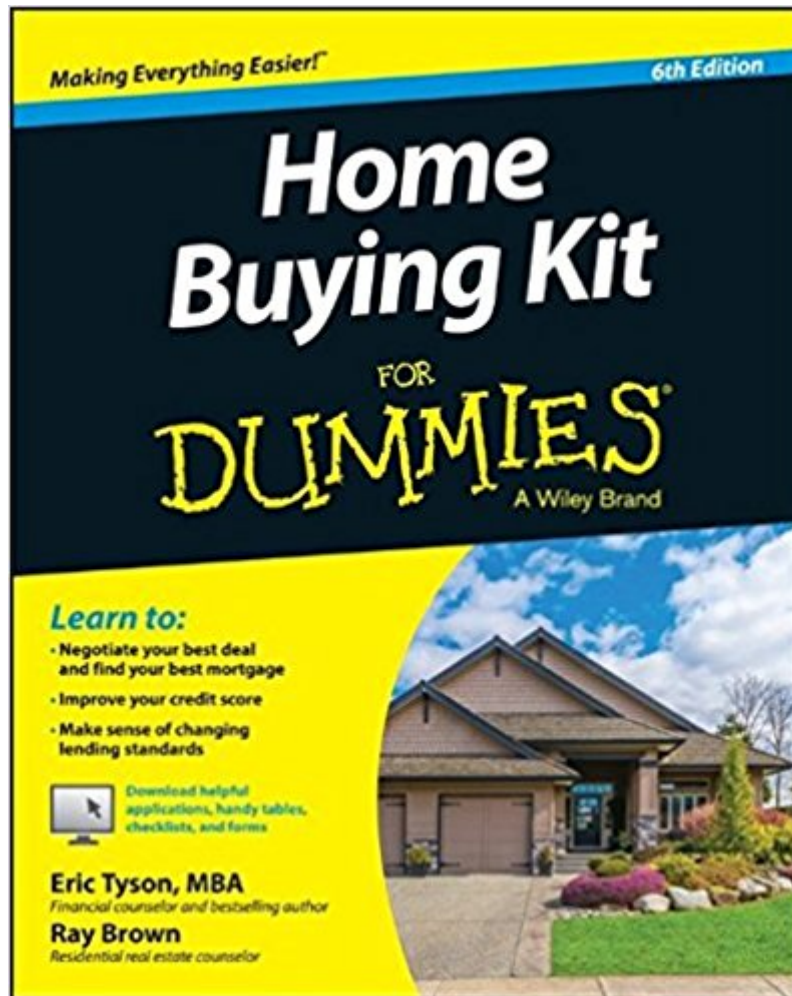




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Home Buying Kit For Dummies



Synopsis

America's #1 bestselling home buying guide Are you looking to buy a house, but don't quite know where to begin? Have no fear! This new edition of Home Buying Kit For Dummies arms you with Eric Tyson and Ray Brown's time-tested advice and strategies for buying a home in current market conditions. Packed with valuable tips for getting the best deal on your new home and navigating an ever-changing housing market, it shows you how to find the right property, make smart financial decisions, and understand the latest lending requirements and tax implications. Thanks to looser lending standards, lower down payment mortgages, and a wider selection of homes to choose from, first-time homebuyers are making a comeback in the housing market. But if you don't know a Colonial from a counter offer, the process of buying a home can be daunting. Luckily, this bestselling guide is here to take the confusion out of the process! In plain English, it provides step-by-step guidance for buying the home of your dreams, from inspecting a property to evaluating a location to making sense of loan applications, tax documents, and counter offer forms. Negotiate your best deal and obtain a lower down payment mortgage Improve your credit score Make sense of changing lending standards Take the confusion out of lending laws, mortgage rates, and marketplace conditions Whether you're a renter, investor, or current homeowner, everything you need to plant roots in a new home sweet home is just a page away.

Book Information

Series: For Dummies

Paperback: 432 pages

Publisher: For Dummies; 6 edition (March 14, 2016)

Language: English

ISBN-10: 111919170X

ISBN-13: 978-1119191704

Product Dimensions: 7.2 x 1 x 9.1 inches

Shipping Weight: 1.2 pounds (View shipping rates and policies)

Average Customer Review: 4.4 out of 5 stars 141 customer reviews

Best Sellers Rank: #19,106 in Books (See Top 100 in Books) #28 in Books > Business & Money > Real Estate > Buying & Selling Homes #37 in Books > Business & Money > Investing > Real Estate

Customer Reviews

Learn to: Negotiate your best deal and find your best mortgage Improve your credit score Make

sense of changing lending standards America's #1 bestselling home buying guide Are you looking to buy a house, but don't know where to begin? This convenient guide is packed with valuable tips for getting the best deal on your new home and navigating an ever-changing housing market. It shows you how to find the right property, make smart financial decisions, and understand the latest lending requirements and tax implications. To buy or not to buy? • make sense of the home buying process, understand your financial options, get up to speed on real estate market economics, and learn to spot a buyer's market Dollars and sense • select the type of mortgage that works for you, understand • and improve • your credit score, and navigate your way through the paperwork required to apply for and obtain your loan Diamond in the rough • get a crash course on how to distinguish good buys from overpriced duds so you don't overpay when you purchase your dream home Let's make a deal • negotiate a super deal, get your home inspected from roof to foundation, secure the right insurance, and get familiar with the legal and tax ramifications of your purchase Open the book and find: Where and what to buy Tips on assembling an all-star real estate team How to dodge the perils of a seller's market Ways to get the best deal on a mortgage Simple explanations of real estate and mortgage lender jargon How to avoid unnecessary closing costs Ten things to know when investing in real estate A sample home buying contract

Eric Tyson, MBA, is a financial counselor and the author of bestselling For Dummies books on personal finance, investing, and small business. Ray Brown, a real estate professional for more than 40 years, is a consultant and public speaker on residential real estate topics.

I've read over half the book so far and it's been great. It's an easy read but it's not so easy that they make you feel dumb. I now feel a lot more prepared for buying a house this year! Very happy with the purchase.

Lots of tips- most common sense but some new information in there that will save us big bucks when we pull the trigger on our next home

We bought our first house after renting for more than 20 years. This book was a tremendous help for learning how the process worked and how to look for a house using your brain.

This book was an easy read. It talks in layman's terms and really explains the steps in buying a

home. It was worth every penny. I impressed my husband and the realtor, using my checklist, checking out the houses, and asking questions. This book gave me knowledge and peace at feeling like I was not totally clueless. I would recommend this to anyone who is thinking about buying a home in the near future. I also bought Mortgages for Dummies which was also good, but this book has most of the Mortgages for Dummies information in it. The author knows what he is talking about and explains the information well.

When I started reading this book I had absolutely no idea about the home buying process and different terminologies associated with it. This book covers everything right from fixing your credit to closing your home. I will surely recommend this book to anyone who is unknown to the entire process of home buying in the US. It also includes a lot of calculation based tables and spreadsheets which help you understand different amounts and percentages associated with home buying.

My girlfriend and I just bought a home, and this was the book we used to guide us. I am so happy we went with this book, because at first we weren't really getting any good info from the realtor we hired. This book goes through everything you should know before buying a home - like determining if buying is financially right for you, the different types of loans that are available (and which one is right for you), and who to hire to make sure you get what you need. It comes with a CD, which includes some spreadsheets so you can enter some numbers and see how much you are going to end up spending each month. Definitely worth picking up if you are looking into buying a home.

This Book was an amazing read! For someone who knew absolutely nothing about buying a house I found this very educational, easy to read and easy to understand. I feel very confident on what I have to do when I'm going to make the effort to start the house buying process. Eric Tyson and Ray Brown did an exceptional job with this book. I'm only giving it four stars because like I mentioned before I have, well had zero knowledge of home buying so I'm not sure what to know and not know. Great read for a person who hates reading and it's easy to stay engaged.

As a first time home buyer, I can't say enough about how much this book has helped to guide me through the process. Even if you're not searching for a home now, get this book if you ever plan to buy one. It may actually be even more helpful if you read it a year or two before you start the process. The wording is intelligent but accessible to those of us not in the real estate industry (kind

of the point of Dummies books, but it's good to know they succeeded). Perhaps the most useful part is the chapter that helps you decide whether or not you should even be considering buying a home, since it could potentially lead to financial despair if the foundation does not already exist in your life. A good friend recommended this book to me, and I will certainly be recommending it to others.

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