



The Mortgage Encyclopedia: The Authoritative Guide to Mortgage Programs, Practices, Prices and Pitfalls, Second Edition

Jack Guttentag

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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!

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