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the procedure of buying a home can be a scary experience there are a lot of people to deal with from a realtor to attorneys to bankers there s tons of paperwork with terms and vocabulary that read like a foreign language in this new book you will find vital information and great strategies that will

allow you to find your dream home faster and feel confident about the purchase you will learn to avoid some of the most prevalent and potentially dangerous and expensive mistakes made by first time home buyers according to money magazine over the past five years home values nationally have risen 65 percent while the stock market has fallen now is the time to get into the real estate marketplace with the help of this comprehensive new guide you will learn how to find the best opportunities negotiating financing budgets needs and wants credit reports home buying timeline the process of building a house manufactured homes real estate and mortgage glossaries setting values home warranties homeowners insurance creative financing buying with little or no money down closing moving plans walkthroughs closing and settlement inspections legal contracts mortgages what you can afford deciding which neighborhood to choose hiring a realtor which government agencies can help considerations for veterans ira use hiring an attorney the offer calculating monthly payments and escrow this comprehensive resource contains a wealth of modern tips and strategies for financing and closing on a property the author shows readers how to find out how much they re really worth how to uncover unknown assets and how to enhance credit ratings within six months provides information and suggestions on everything from no down payment mortgages to finding the right agent it leads you down the path to home ownership one step at a time though you may be relatively cash poor or have a less than perfect credit rating you can acquire a mortgage and find the house you ve always wanted the companion cd rom is included with the print version of this book however is not available for download with the electronic version it may be obtained separately by contacting atlantic publishing group at sales atlantic pub com atlantic publishing is a small independent publishing company based in ocala florida founded over twenty years ago in the company president s garage atlantic publishing has grown to become a renowned resource for non fiction books today over 450 titles are in print covering subjects such as small business healthy living management finance careers and real estate atlantic publishing prides itself on producing award winning high quality manuals that give readers up to date pertinent information real world examples and case studies with expert advice every book has resources contact information and web sites of the products or companies discussed

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according to a recent study released by the national association of realtors second homes accounted for more than a third of residential real estate transactions there is no better time than now to buy that second home you ve been thinking about for getaways vacations investment or retirement low interest rates tax savings rising appreciation and effortless financing make it simple to profit from a second home now is the time for that second home before the prices climb even higher recent figures from the national association of realtors show an upward trend in the number of

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