

## Mortgage confidential: what you need to know that your lender won't tell you

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### Abstrak

Anyone who wants to get the best deal when financing a home needs to be armed with a little insider advice. The second edition of Mortgage Confidential lets readers in on what lenders really look for before they approve a loan, options they won't often divulge, which costs they have control over, and little-known sources of down payment money. Including up-to-the-minute information on new licensing and disclosure rules and the latest eligibility requirements, the book shows readers how to: Complete the loan application to maximize their chances of approval \* Steer clear of credit repair scams \* Pay zero closing costs \* Qualify for the lowest rates \* Avoid origination charges \* Determine whether paying "points" can save them money \* Identify a "rip-off" loan program \* Refinance-even if their equity has dropped \* And more! Whether looking into securing a mortgage for the first time or seeking to refinance, Mortgage Confidential gives readers the confidence and information necessary to get through this complicated process and find the ideal loan for their needs.