

How to Get Approved for the Best Mortgage Without Sticking a Fork in Your Eye: A Comprehensive Guide for First Time Home Buyers and Home Buyers ... Since the Mortgage Crisis of 2008 (Volume 1)

By Ms Elysia Stobbe

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Did you know that over 50% of mortgages don't close? Do you know how much home you can buy? Do you know how much paperwork in involved? Most people don’t know how much home purchasing power they have, how much to expect for closing costs (varies by state), or how much paperwork is involved when applying for a home loan. Most people have no idea the difference between loan programs from bank to bank, lender to lender, or broker to broker— or what the differences are between the main types of residential mortgage providers. Most people have no criteria for choosing a lender, the type of loan to seek, or how much down payment is best for them. For example, are there differences between the types of property that may affect down payment? The mortgage industry is packed with nuance, which can lead to confusion for the consumer. While trying to buy a home, you may have people from many different professions telling you what you should do and how to make decisions—who should you listen to in which situations? Your most personal financial information is critical to the mortgage process and yet do you know who you are sending it to? What about mortgage insurance? Why is it required and when? The two questions I most often hear are: “What’s the payment?” and, “What’s the interest rate?” While these questions are important, there are several other questions that are just as critical: what is the right loan type for me; is there an up-front funding fee for this loan; what are the differences in available mortgage insurance; how will property type restrictions affect my loan; what are the pros and cons of this loan; what is the down payment requirement with this loan choice over another; what are the closing costs associated with each loan type; and, who is allowed to pay the closing costs? Successfully navigating the maze of questions, regulations, and requirements ultimately leads to a mortgage closing. Through over ten years of experience, thousands of clients, hundreds of Realtor and builder transactions (time line constraint purchases), and, as a licensed loan originator in 9 states and the District of Columbia, I have developed a wealth of knowledge about regulations and requirements. My commitment to client service and caring about their home buying experience has driven my passion for the

individual personal experience in the mortgage industry and how the regulations and requirements affect real people in real time. With this book I'm privileged and excited to share my knowledge and experience with you. After reading this book, you will have an understanding of the big corporations that loan money to homebuyers, what other options you have and how to navigate government regulations and requirements to your advantage. I feel that an educated consumer is my best customer and I am happy to share these mortgage tools and tips with you in the hopes that you educate yourself and find the best mortgage and the mortgage professional that is right for you. In addition, I want you to know what to expect, what to ask, and, who to ask to get the answers you want and to understand what those answers really mean. With each chapter I will guide you through the mortgage process, from choosing between different loan types, to understanding the difference between a Good Faith Estimate and an Itemized Fee Worksheet, to the necessity of submitting certain documents in a particular method, and finally how to enter Closing Day stress-free and knowing that you have gotten the mortgage that makes the most financial sense for your future. The goal is to help you get the best mortgage possible for your individual needs and get to closing on time, stress free!

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Editorial Review

About the Author
Elysia Stobbe has closed more $250 million in residential mortgage loans during her career. Through diligence and great service to her clients, Elysia not only survived, but actually thrived during the mortgage crisis that began in 2006. Through a relentless and never-ending commitment to customer service and integrity as a core value, Elysia has built a successful mortgage business in the midst of the industry's tightening regulations. Elysia has moved 10 times and has a unique perspective that she brings to her real estate business. In addition, Elysia has bought and sold over 20 properties as a real estate investor. As one of the nation's leading mortgage experts with more than 12 years of experience, Elysia has been interviewed and featured by the Wall Street Journal as well as interviewed by the Washington Post for her expertise with VA mortgages and first time home buyers. Elysia is the author of How to Get Approved for the Best Mortgage Without Sticking a Fork in Your Eye ™, available in paperback and e-book editions in Summer 2015. Elysia's team has been honored three years running as a top lender in Northeast Florida Ranked by Volume by the Jacksonville Business Journal and was recognized as a Top 50 Business Influencer in 2014 by Advantage Magazine. Elysia has a proven track record as a successful business coach and is launching her specialized real estate industry coaching series in Spring 2015, Mortgage Marketing Master. For more information on Elysia's mortgage services, visit closein30days.com. Elysia's belief that "enduring dedication to your client always wins" has earned her A+ Better Business Bureau ratings & 5 Star Customer Service Reviews on Zillow.com. Elysia presented her Secrets of Success at Harvard University's in April 2015. In addition, Elysia has given key note speeches in Washington, DC & Jacksonville, FL on a variety of topics including home buying, residential mortgages and strategic business coaching. Elysia served as a special subject consultant to The New Oxford American Dictionary published in 2001. A few of Elysia's hobbies include travel, art, music, scuba diving, paddle boarding and running, as well as constant and never ending improvement. Find Elysia and her team online at BestMortgageBook.com or email her at info@bestmortgagebook.com You can follow Elysia on https://twitter.com/ElysiaStobbe and https://www.linkedin.com/in/elysiastobbe

Users Review

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Elizabeth Brock:

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Daniele Vaugh:

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Todd McCrea:

This How to Get Approved for the Best Mortgage Without Sticking a Fork in Your Eye: A Comprehensive Guide for First Time Home Buyers and Home Buyers ... Since the Mortgage Crisis of 2008 (Volume 1) is great publication for you because the content that is full of information for you who also always deal with world and have to make decision every minute. This kind of book reveal it data accurately using great manage word or we can point out no rambling sentences inside. So if you are read the idea hurriedly you can have whole details in it. Doesn't mean it only provides straight forward sentences but challenging core information with beautiful delivering sentences. Having How to Get Approved for the Best Mortgage Without Sticking a Fork in Your Eye: A Comprehensive Guide for First Time Home Buyers and Home Buyers ... Since the Mortgage Crisis of 2008 (Volume 1) in your hand like obtaining the world in your arm, data in it is not ridiculous just one. We can say that no book that offer you world with ten or fifteen minute right but this e-book already do that. So , this can be good reading book. Hi Mr. and Mrs. busy do you still doubt this?

Stephen Galvan:

The book untitled How to Get Approved for the Best Mortgage Without Sticking a Fork in Your Eye: A Comprehensive Guide for First Time Home Buyers and Home Buyers ... Since the Mortgage Crisis of 2008 (Volume 1) contain a lot of information on that. The writer explains the girl idea with easy way. The language is very simple to implement all the people, so do not worry, you can easy to read this. The book was authored by famous author. The author will bring you in the new period of literary works. It is possible to read this book because you can keep reading your smart phone, or program, so you can read the book throughout anywhere and anytime. In a situation you wish to purchase the e-book, you can open up their official web-site and also order it. Have a nice examine.

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