



Mortgages: What You Need to Know

Dave Muti

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How is this book different from other books on this topic? Most people in the country follow what the mass media and industry norm prescribes without slowing down and seeing how that advice will impact their financial lives both short and long term. *Mortgages: What You Need to Know* questions the traditional thought process of the type of mortgage you should have. More importantly we break down each part of the mortgage process beginning months before you actually apply for a mortgage. In addition we provide the reader with questions to better arm them to speak with a qualified mortgage planner as well as forms to use for their annual review. Yes we advocate that every individual review their mortgage on its anniversary. Let's face it, Life happens! Circumstances can and do change each year. One spouse may have stopped working or went back to work. You may have gotten injured or possibly laid off and ran up some debt? Credit scores may have improved opening up better programs that might not have been available when you took out your current mortgage. Maybe you want to make improvements to your home? You have to pay for college? A Mortgage Check-Up (form provided) can also help prevent identity theft through a credit check. Chapter Sixteen details why this is so important and how to benefit.

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