



# **The First-Time Homeowner's Handbook: A Complete Guide and Workbook for the First-Time Home Buyer**

*Atlantic Publishing Group*

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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 not available for download with this electronic version of the book but it may be Obtained separately by contacting Atlantic Publishing Group at [sales@atlantic-pub.com](mailto:sales@atlantic-pub.com).

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