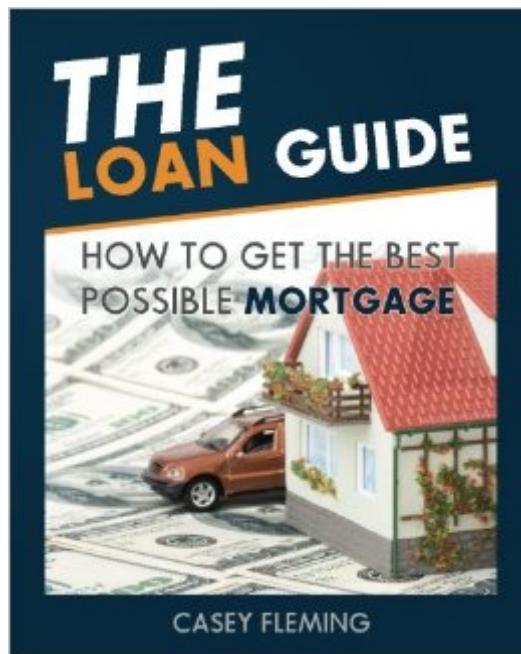


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# The Loan Guide: How To Get The Best Possible Mortgage.



## **Synopsis**

Before you take on the largest debt you'll ever have, you should have more - and better - information than you've ever had before. Whether you are a novice or an expert real estate investor this book provides the information you need to finally understand what lending channel, what loan product, and what price point truly fits your need. If you are an engineer looking to dig deeply into the nuts and bolts of how this works you will love the tools and analyses in this book. If you are more interested in just drilling in and getting quick answers, this book is an excellent reference guide with easy-to-find, high quality advice. In order to get the best mortgage possible you need to do five things very well: 1 - Decide whether you should even get a loan in the first place 2 - Choose the best lending channel for your needs 3 - Choose the best loan program for your needs 4 - Choose the best price point for your specific plans 5 - Lock your interest rate at the right time The Loan Guide provides a complete guide to doing all these things well. Finally, The Loan Guide covers how to manage your mortgage in order to keep as much money in your pocket over the course of your lifetime, how to interpret and avoid common marketing gimmicks, and how to use the Excel-based analytical tools used in examples throughout the book. Since 2008 all the rules of lending have changed. The Loan Guide, published in 2014, was written between 2008 and 2014 and updated as it was being written, to reflect the most current rules and guidelines possible. The Loan Guide is current, clear and complete, and you will find it answers exactly the questions you have, and many that you should have but don't know it.

## **Book Information**

Paperback: 268 pages

Publisher: Casey Fleming; 1 edition (February 28, 2014)

Language: English

ISBN-10: 0615980708

ISBN-13: 978-0615980706

Product Dimensions: 8 x 0.6 x 10 inches

Shipping Weight: 1.5 pounds (View shipping rates and policies)

Average Customer Review: 4.9 out of 5 starsÂ See all reviewsÂ (16 customer reviews)

Best Sellers Rank: #723,400 in Books (See Top 100 in Books) #170 inÂ Books > Business & Money > Real Estate > Mortgages

## **Customer Reviews**

there's other books out there on the topic of home financing, but typically they are written by

someone at the top of an organization, or someone who is retired, and disconnected from the reality of what is actually occurring in the real world. this book, however, is written by an actual loan officer with i think more than 20 years in the industry.the book does a good job exploring all facets of home financing, whether you're a first time homebuyer or refinancing for the 20th time.this is a great gift for someone who may be thinking about buying a home (for example, my parents got it for me) or even for someone who just needs a refresher on all the mechanics of home financing. frankly, if everyone had read this book before getting a home loan before the meltdown in 2007/2008, we likely would have avoided some, if not all, of the great recession.

Mr. Flemings writes in an manner that is understandable.. I am a Mortgage Broker of over twenty years and I would highly recommend this book for anyone who is thinking about making a purchase or a refinance. I personally dug deep into the chapter on buying investment property. This is something we can use for the next investment property we purchase. Twenty two chapters filled with detailed and well written information.

After being an active real estate broker for 30 years, I thought I knew all I need about loans. Well, after reading the book, I learned how much I did not know, and decided to ask every potential buyer I have to read the book first, before applying for a loan. No one should make the biggest investment in their life without reading The Loan Guide!

Finally a clear book with step by step practical advice on how to get loans - that work for me.Latest information here especially for post 2008.Highly recommend this over the other books out there as Mr. Fleming clearly explains in easy to understand English the why, what, and how of navigating the complex world of mortgages.

I bought this book too late! A few years ago I was talked into buying an investment property in Las Vegas. It all looked good on paper. I didn't know what questions to ask, but I really wanted to get into the real estate market, and I trusted the real estate agent and the lender and went for it. I lost everything I put into it, and hurt my credit to boot. I regret it terribly. If I had read this book I would have known what questions to ask, and I would have known that all was not as rosy as pictured.If you are contemplating buying a home, buying investment property, refinancing or pulling money out of your home, the investment of \$24.88 in this book will be the best money you've ever spent. It covers everything I wish I had known before and goes into great depth explaining it all and teaching

you how to analyze your options, but it's written in an easy-to-read and understand style.

Seriously, don't get a mortgage for any purpose until you've read this book.

I think buying a home and getting a loan is pretty overwhelming for most people. It was for me and I'm a Realtor. Mr. Fleming's book is a clear and easy to follow approach to the different loan products out there. One of the most interesting things I hadn't considered was the overall cost of the loan over the life of it. Mr. Fleming talks about all of the different loans and how the decisions you make can affect you for years. Good book and I'll be suggesting it to my clients. Read it now before you buy your next home.

I met Casey at a financial bloggers conference and had heard several others talking about his mortgage loan resource book. On some of the comments, I made sure to connect and read the book. Casey's 35-years of mortgage industry experience comes through in a very informative and well-written guide for getting the best loan and the lowest rates for your mortgage. It's laid out in a way that is very easy to read, starting with whether you should get a loan in the first place. The book then guides you through developing your financing through one or multiple loans, as well as working with mortgage insurance, reverse mortgages and interest rates. One of the most helpful parts of the book is the material on understanding how much your loan is really going to cost. Casey provides all the tools to use with the book for free at his website, [www.loanguide.com](http://www.loanguide.com), including an easy Excel tool that does all the number crunching for you. Even if you aren't getting a loan soon, you'll want to have this book handy for the future.

We're preparing to buy our first home. I'm the kind of person that likes to be as informed as possible when starting a new endeavor, especially when hundreds of thousands of dollars are at stake. I read three or four different books on mortgage finance prior to encountering The Loan Guide, and I can say without a doubt that it was the best of the bunch. I particularly like how Mr. Fleming explained the pros and cons of different financing options for different personal circumstances, and the section of the book (Chapter 20) where he goes into great detail about how to evaluate and review loan documents. I will continue to come back to this as a reference as we begin the pre-approval and application process.

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