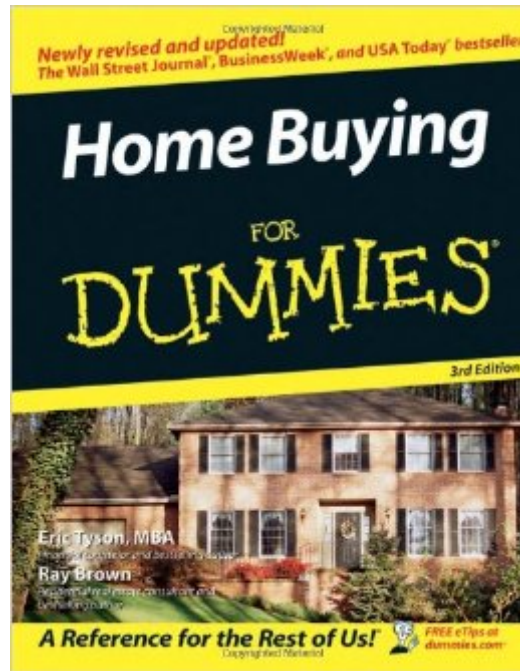


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# Home Buying For Dummies, 3rd Edition



## Synopsis

Though fun and exciting, buying a home can also be complicated and confusing—and most people learn the hard way that a wrong move can cost dearly. In order to find the perfect home at the best price, you must have skill, foresight, and a little guidance from experienced professionals. *Home Buying for Dummies, Third Edition* provides just that! Packed with invaluable advice in an objective, down-to-earth style that will have you sitting in your dream home in no time, this friendly guide contains everything you need to know to play the home buying game. It has the tools you need to:

- Improve your credit score and select a mortgage
- Choose a time and place to buy
- Determine the price you want to pay
- Assemble an all-star real estate team
- Make use of the wonderful world of the Internet
- Negotiate your best deal
- Inspect and protect your home
- Handle and become responsible for the title
- Cope with buyer's remorse

Featured in this guide are tips and tricks on things you should do after you seal the deal, as well as things you ought to know about real estate investing. Also included is advice on how to sell your house, as well as a sample real estate purchase contract and a good inspection report. Don't get chewed up by the real estate market! *Home Buying for Dummies, Third Edition* will lead you to the home you want!

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## Customer Reviews

I just successfully bought my first house. I shopped .com and bought half-a-dozen "how to" books for buying a house before I started my search. I was buying this house on my own, and had no one to rely on for hand-holding or expert advice. I also had a lot of qualms about the whole process. Out

of all the books I bought, this was the one I kept going back to. It's typical of a "Dummies" book in that it doesn't give you too much unusable knowledge, but--coversevely--it also doesn't drill down to the nth degree on any one topic. This is okay, though. With the usual high-quality editing that goes into most "Dummies" books, this one is very easy to read. It talks about who to hire (e.g., real estate agent, mortgage broker, etc.), how to go about hiring them, how to go about getting a mortgage, what are the ins-and-outs of mortgages, how to get a down-payment together, and--I thought--most importantly; how to budget yourself in preparation for homeownership. This part on figuring out what you spend as a renter and what you think you'll spend as a homeowner helps you decide how much of a house you can afford, and, in my experience, this is one of the big mysteries of buying your first house. Overall, the book is comforting, reliable [now that I'm in a house, I can see that the advice was good], and well organized. If you don't know much about how to buy a house, this is a fine start and a trustworthy source of information.

This book is amazing. I never considered buying a "for Dummies" series book because I thought they would be overly simplisitic, but this book proved me wrong. The authors do an awesome job of presenting just enough detail on every aspect of buying a home- I kept catching myself having a questions, then reading on to the net chapter and finding the answer. You may be tempted to skip around from chapter to chapter, but I've found that reading this book from the beginning is almost necessary since things like understanding which mortgage to get and how much of a house you want are all dependant on answers you arrive at in early chapters. I've just finished the book and feel well prepared and educated to tackle the house-hunting task now. A definite read.

I never bought real estate in my life. I never shopped for a mortgage in my life. But after reading this book I am extremely well versed in both. I have been interviewing both buyer's brokers and mortgage lenders and I am extremely well prepared when I call them and when they walk thru the door to meet with me. Buying a home is probably the most money any of us will ever spend at one time. Why not be totally prepared to do it. We spend countless hours reading thru Consumer Reports just to buy a micorowave or a VCR. Don't you think you should be spend hours upon hours studying real estate, mortgages, taxes, etc.? I certainly do. That's why I picked up this book. In total I've read about 6-7 books on the subject. This is definitely one of the better ones. It is comprehensive, informative and detailed. I found myself underlining and using the language and suggestions in the book when talking to the brokers and the lenders. Many of them were impressed with the amount of information I knew about THEIR business. I am in the process now of negotiating

my mortgage and so far I've gotten the lenders to decrease the points by .50 PLUS they agreed to pick up some of the closing costs as well. This could mean a substantial savings to the bottom line, maybe \$2000-3000. We're not talking clipping coupons here anymore! Buy the book. Save some money. Learn about your subject. Knowledge is Power. If you know what they know, they can't screw you.

I had purchased this book as well as The Idiots Guide for Buying a Home and was pretty impressed with Home Buying for Dummies. It was well organized, very readable and had very useful information that my parents wouldn't have told me. Some noteworthy examples of how practical this book was include: 1. consider a tax free money market account to invest your down payment while you save depending on your tax bracket. Names of possible accounts were included. 2. Roth IRAs allow you to borrow against them tax free for the down payment as a first time home buyer. 3. What to consider for watching a housing market.... To name a few. The Idiots Guide was an absolute waste of money. One of the reviewers here posted that Dummies was patronizing -- the Idiots guide was truly insulting. It actually seemed like a bad ripoff of the Dummies book, not to mention the font was twice as big and double spaced. I would have returned it if my spouse hadn't written in it. If you want it, look in the used books section... I have to agree with another reviewer that some of the content is covered in other Dummies books like Personal Finances for Dummies -- but having the salient points repeated in the context of home buying was helpful. I don't have the other Dummies books mentioned so for me, the redundancy between books was minimal. Go with the Dummies book. It's an excellent intro to buying a home!

My wife and I purchased this book to help us in our hunt for our first home. We were total novices about the entire home buying process since we had always been apartment dwellers. I read through the book several times over the course of a month. The book armed me with good questions to ask my realtor and the seller's agent as well. It was particularly invaluable when addressing mortgage loans and funding alternatives. 48 hours from now my wife and I will close on our first home. This book gave us confidence in our decision making by helping us evaluate a wide variety of criteria we would not have otherwise thought of. The peace of mind this book gave is worth many times more than we spent for it. If you are buying a home as a novice, you simply **MUST** purchase this book. Even if you are a veteran home buyer, I really believe this book will have value for you as well.

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