



Homebuyers Beware: Who's Ripping You Off Now?--What You Must Know About the New Rules of Mortgage and Credit

Carolyn Warren

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Everything you thought you knew about financing a house has changed. Your future depends on knowing today's mortgage and credit realities: Relying on older information could cost you a fortune or keep you from buying a house altogether. In *Homebuyers Beware: Who's Ripping You Off Now? – What You Must Know About the New Rules of Mortgage and Credit*, Carolyn Warren reveals the new realities of home financing and shows exactly how to take advantage of them, whether you're buying your first home, refinancing, struggling with imperfect credit, or planning to invest in real estate.

Homebuyers Beware reveals new secrets homebuyers simply can't afford to miss and exposes new scams that target today's eager consumers--including new loans that look great on paper but are every bit as dangerous as yesterday's subprimes. Unlike other mortgage guides, this book fully reflects today's radically new mortgage requirements, in addition to the latest federal housing legislation and how to improve your credit rating. Warren covers topics from real estate negotiation, to powerful tips on getting lower interest rates, to avoiding bogus junk fees, and everything in between:

- High-tech “smoke and mirrors” that can trick you into overpaying
- Quick, easy, powerful ways to fix your credit
- Uncovering the costly secrets of the Yield Spread Premium
- The latest laws and credit rules and what they mean to you
- New plans for recovering from bad credit, foreclosures, or short sales

“Carolyn Warren is my go-to expert for mortgage industry information. She not only helps you avoid rip-offs, she helps you know what questions to ask and how to ask them. Full of tips, scripts, and sample letters, *Homebuyers Beware* is an extremely valuable book that I recommend to all my readers!”

--Alison Rogers, “Ask the Agent” columnist, CBS Moneywatch.com

“In this fun-to-read volume, mortgage industry insider Carolyn Warren tells you what real estate cheats and mortgage scammers do NOT want you to know: the tricks, the deceptions, and the outright frauds that would otherwise add thousands, maybe tens of thousands of dollars to your mortgage. Get it. Read it. And take it to the mortgage broker with you. You'll be glad you did!”

--Clayton Makepeace, The Total Package, Makepeacetotalpackage.com

“In *Homebuyers Beware*, Carolyn Warren directs her keen eye at the mortgage and credit markets in the wake of the housing bubble. With an insider's knowledge, plenty of interesting anecdotes, and helpful reference information, Warren is a cheerful teacher leading readers down the path to homeownership and pointing out pitfalls along the way.”

--Ben Meyer, InternetBrands.com

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Jason Urso:

This book untitled Homebuyers Beware: Who's Ripping You Off Now?--What You Must Know About the New Rules of Mortgage and Credit to be one of several books that best seller in this year, honestly, that is because when you read this e-book you can get a lot of benefit into it. You will easily to buy that book in the book store or you can order it via online. The publisher of the book sells the e-book too. It makes you quickly to read this book, because you can read this book in your Smartphone. So there is no reason for you to past this book from your list.

John Charlie:

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Michael Trumbo:

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