



# Home Buying Kit For Dummies

By Eric Tyson, Ray Brown

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## Home Buying Kit For Dummies By Eric Tyson, Ray Brown

### America's #1 bestselling home buying guide

Are you looking to buy a house, but don't quite know where to begin? Have no fear! This new edition of *Home Buying Kit For Dummies* arms you with Eric Tyson and Ray Brown's time-tested advice and strategies for buying a home in current market conditions. Packed with valuable tips for getting the best deal on your new home and navigating an ever-changing housing market, it shows you how to find the right property, make smart financial decisions, and understand the latest lending requirements and tax implications.

Thanks to looser lending standards, lower down payment mortgages, and a wider selection of homes to choose from, first-time homebuyers are making a comeback in the housing market. But if you don't know a Colonial from a counter offer, the process of buying a home can be daunting. Luckily, this bestselling guide is here to take the confusion out of the process! In plain English, it provides step-by-step guidance for buying the home of your dreams, from inspecting a property to evaluating a location to making sense of loan applications, tax documents, and counter offer forms.

- Negotiate your best deal and obtain a lower down payment mortgage
- Improve your credit score
- Make sense of changing lending standards
- Take the confusion out of lending laws, mortgage rates, and marketplace conditions

Whether you're a renter, investor, or current homeowner, everything you need to plant roots in a new home sweet home is just a page away.

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### Editorial Review

From the Back Cover

#### *Learn to:*

- Negotiate your best deal and find your best mortgage
- Improve your credit score
- Make sense of changing lending standards

#### **America's #1 bestselling home buying guide**

Are you looking to buy a house, but don't know where to begin? This convenient guide is packed with valuable tips for getting the best deal on your new home and navigating an ever-changing housing market. It shows you how to find the right property, make smart financial decisions, and understand the latest lending requirements and tax implications.

- **To buy or not to buy?** — make sense of the home buying process, understand your financial options, get up to speed on real estate market economics, and learn to spot a buyer's market
- **Dollars and sense** — select the type of mortgage that works for you, understand — and improve — your credit score, and navigate your way through the paperwork required to apply for and obtain your loan
- **Diamond in the rough** — get a crash course on how to distinguish good buys from overpriced duds so you don't overpay when you purchase your dream home
- **Let's make a deal** — negotiate a super deal, get your home inspected from roof to foundation, secure the right insurance, and get familiar with the legal and tax ramifications of your purchase

#### **Open the book and find:**

- Where and what to buy
- Tips on assembling an all-star real estate team
- How to dodge the perils of a seller's market
- Ways to get the best deal on a mortgage
- Simple explanations of real estate and mortgage lender jargon
- How to avoid unnecessary closing costs
- Ten things to know when investing in real estate
- A sample home buying contract

#### About the Author

**Eric Tyson, MBA**, is a financial counselor and the author of bestselling *For Dummies* books on personal finance, investing, and small business. **Ray Brown**, a real estate professional for more than 40 years, is a consultant and public speaker on residential real estate topics.

### Users Review

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**Raymond Custer:**

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