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Navigating the Mortgage Maze Andrew E. Turnauer, 1996

Financial Peace Dave Ramsey, 2002-01-01 Dave Ramsey explains those scriptural guidelines for handling money.

How to be Mortgage free in Five Years Flavia D'Souza,

A Homeowner's Guide to Mortgage Acceleration Tony G. Jones,2004 Mortgage acceleration is the accelerated repayment of your mortgage. Homeowners utilize this process to save thousands in interest costs, to build equity two-to-three times faster, and to reduce the term on their mortgages. Start treating your mortgage like an investment tool through the mortgage acceleration process and you will expedite owning your home free and clear. Learn the secrets to the process of mortgage acceleration and you will be amazed at the results. From the Author I have a Bachelors of Science degree in Business Administration and a Masters of Science degree in Administration. My first home was purchased in 1994. I began utilizing the mortgage acceleration process and was amazed at the results. Table of Contents Catalogue Information

How to Have a Stress Free Mortgage Linda Fleischmann,2013-03-01 How to Have a Stress Free Mortgage is your resource to getting a loan in today's market. It will guide you through the traps to avoid before you start house hunting or begin to consider a refinance. Forget about what you may have heard by "supposed" experts; Linda Fleischmann is an active Mortgage Broker and she is in the trenches closing loans. After more than 13 years, Linda knows what to do to get you a loan. Use How to Have a Stress Free Mortgage as source for getting a mortgage loan today! Here are just a few things that you will learn: What type of loan should you choose? How much do you need to save for a down payment...is it really 20%? When can you buy again if you've had a foreclosure or short sale? Can you have too much credit? Should you co sign for a car loan? What you don't know can hurt you and more importantly, might stop you from getting into your dream home. If just thinking about applying for a mortgage loan makes you queasy or stressed, then you need to read How to Have a Stress Free Mortgage today. Knowing up front what to do BEFORE you apply is critical to getting your loan approved. How to Have a Stress Free Mortgage will take you through all of the steps of the loan process so you will understand what is happening, why it's happening and make you stress free from start to finish.

Pay Off Your Mortgage Early With Excel! Create an Optimal Payoff Plan for Your Income Tim Hill, 2020-03-12 The immense power of compound interest is such that adding a small amount of extra principal to each of your mortgage payments will result in thousands (or tens of thousands) in interest savings over the life of your loan. Using only high-school mathematics, Tim Hill provides clear and readable lessons that you can use to understand and pay down your mortgage by using Microsoft Excel (or any spreadsheet software). This entirely practical guide teaches you how to use worksheet functions, array formulas, data tables, and other spreadsheet features to manage your business and personal finances. You'll also learn the auxiliary skills needed to create and maintain financial spreadsheets: rounding numbers, data and time arithmetic, summing and counting values, and more. Plenty of examples show you how to use these tools for any type of debt or savings: mortgages, student loans, leases, credit-card debt, car payments, medical expenses, annuities, and retirement funds. You can download the sample workbooks to follow along with the author's examples and calculations. - Covers all versions of Excel. - Learn about basic financial concepts, including cash flows, timing issues, and the time value of money. -Compute the payments needed to pay off a loan or to meet an investment target. - Separate the interest and principal portions of your mortgage or loan payments for tax purposes. - Convert between the commonly used methods of quoting interest rates. - Create amortization schedules to see how your debts change over time. - Build summary tables to compare loans that have different interest rates, loan amounts, or payment terms. - Derive the true interest rate of your investments or loans, including interest-free loans. - See how much time it will take to pay off a loan, meet an investment target, or retire. - Determine how much to invest now to meet a future goal. - Calculate how money will accumulate in your retirement or savings accounts. Contents Part I - Loans & Mortgages 1. Getting Started with Loans & Mortgages 2. Present Value (PV) 3. Future Value (FV) 4. Payments (PMT) 5. Interest Rates (RATE) 6. Periods (NPER) 7. Interest and Principal Components 8. Converting Interest Rates 9. Loan Amortization Schedules 10. Summarizing Loan Options Part II - Dates & Times 11. Getting Started with Dates & Times 12. Date & Time Basics 13. Date & Time Functions 14. Date Tricks 15. Time Tricks Part III - Sums & Counts 16. Getting Started with Sums & Counts 17. Counting Basics 18. Counting Tricks 19. Frequency Distributions 20. Summing Basics 21. Summing Tricks

Mortgage Calculations for Everyone Wayne M. Hope, 2009-04

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<u>Fast Track Your Mortgage</u> Lorraine Graham,2002-08-01 It's no secret that you can save thousands of dollars by paying off your mortgage faster. But which mortgages allow you to do this? And where do you find the extra money to make the additional repayments? In this practical guide, Lorraine Graham takes you through the key steps to paying off your mortgage in a realistic timeframe. Lorraine explains the different types of mortgages available and shows how to calculate the one which best suits you. This is not just a book about throwing everything you can spare into your mortgage, but a whole new way of managing your finances so your money works for you. But it doesn't end there. Once you've paid off your mortgage, Lorraine shows you how you can use the money you saved to invest for a secure financial retirement - and ensure you enjoy the lifestyle you want. An extra \$45 a week on a loan of \$100 000 could save you \$50 000 and ten years of payments. An extra \$45 a week could allow you to pay off your loan in twelve years and retire with nearly a million dollars Whether you are single, a young family buying your first home, or an older family with an established mortgage, this book will show you how you can save ten of thousands of dollars on your mortgage without compromising your lifestyle.

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Calculated Risk United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Housing and Transportation, 2009 Mortgage FAQs & The Home Loan Process Rick Smith, The Home Loan Process and Mortgage FAQs for Buying a Home and Refinancing.

Debt-Proof Living Mary Hunt,2014-07-29 Your fool-proof guide to paying off debt, planning for the future, and breaking free of our debt-loving culture. The consumer credit industry wants us to believe that debt is necessary to bridge the gap between our pitiful incomes and the lifestyles we desire. But the problem is not that we don't have enough money. It's that we don't know how to manage the money we already have. And until we learn that, more money will never be enough. In this life-changing book, Mary Hunt shows you how to live a rich, fulfilling life without any consumer debt. By applying her simple principles and specific methods, you will learn how to effectively manage and maximize the money you have. No more guessing, wondering, or worrying. Just peace and a more abundant life. What have you got to lose?

Stand Out! Ctc Larry Mersereau, 2006-04 Readers can use the practical how-to tools in this book to stamp their brand indelibly in the minds of target customers. *Monthly Interest Amortization Tables*, 1984

<u>The Loan Guide</u> Casey Fleming,2014-02-28 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

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Real Estate and Property Law for Paralegals Neal R. Bevans,2022-09-15 Real Estate and Property Law for Paralegals by Neal R. Bevans offers a dynamic approach that balances theory and practice Designed with the paralegal student in mind, this accessible introduction to real estate and property law combines a thorough presentation of key topics with examples, forms, and exercises that mirror legal practice. With Neal R. Bevans' Real Estate and Property Law for Paralegals, students get a firm grasp on real estate law and procedure—and a running start in their careers as paralegals. New to the Seventh Edition: New section in each chapter on COVID-19 concerns, addressing current and possible changes to real estate practice in response to the pandemic Real World Perspectives in each chapter, providing practical and timely discussions of new developments in real estate law Updated case excerpts reflecting new developments in the law New graphs, exhibits, and other visual aids demonstrate current trends Sample test questions included in the text to reinforce student learning Professors and students will benefit from: Neal R. Bevans' clear and engaging coverage of real estate and property law Lively discussion of ethics in each chapter Practice exercises that reflect the work of a paralegal Realistic examples based on legal practice Figures, tables, sample forms, and annotated legal documents Case excerpts that expose students to the language of the law Boldfaced terms with definitions in the margins Timely references to online resources Chapter Objectives and Review Questions, and in every chapter Text boxes that highlight various aspects of law and practice Real Estate Basics a at a Glance Skills You Need in the Real World Tech Topics

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