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Mortgage Matters: Demystifying the Loan Approval Maze

Sylvia M Gutierrez

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The Only Guide You Need to the Mortgage Loan Process

If you're like most people, getting a mortgage can seem like a confusing, overwhelming, and frustrating process. You have lots of questions and need guidance in selecting the best options to fit your financial goals. Imagine if you had a close friend who could share with you all the answers without adding sales pressure or making you feel intimidated--a trustworthy and unbiased adviser by your side.

In *Mortgage Matters: Demystifying the Loan Approval Maze*, seasoned residential mortgage loan officer Sylvia M. Gutiérrez walks you step-by-step through the lending process, providing tools and tips, in language you can understand, that will empower you to:

- Reduce anxiety over the unknown
- Expedite your loan decision
- Ensure your credit report is accurate
- Get the very best loan terms for your situation
- Minimize your interest costs over the life of your loan
- Decode "mortgage speak" throughout the entire process
- Understand how new mortgage laws and financial reform affect you

This mortgage book explains the thoughts behind lender's questions, illustrates the implications of your answers, and provides an easy-to-follow blueprint of the mortgage application process. You'll learn how to demonstrate you're a capable borrower, and ultimately keep the process moving forward by having the right expectations. Being educated before you begin the loan application process will make your lending experience a much more pleasant one.

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