

Your First Home: The Smart Way To Get It And Keep It

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Finally: A Personal Finance Book That Teaches Renters and Owners The Truth About What It Takes To Be A Successful Homeowner Record Foreclosures. Mortgage Meltdown. Credit Crunch. The headlines are filled with doom and gloom about the housing market. Despite the bad news, millions of people in the United States still want to achieve the American Dream of homeownership and millions more are trying desperately to hang on to homes they previously bought. Maybe youre one of them. Too bad nobody ever taught you how to become a smart homebuyer or even told you the whole truth about whether you were really ready to own a home at all. Until now. In Your First Home: The Smart Way to Get It and Keep It, Lynnette Khalfani-Cox, The Money Coach, offers a no-hype personal finance guide that will help you prepare for, find and finance the home of your dreams and not lose it to foreclosure. For those worried about making the leap from renter to owner, Lynnette explains how to turn bad credit into perfect credit, in seven simple steps. She also offers scores of tips on how to manage money and save cash even if youve never been able to budget. Best of all, Lynnette walks you step-by-step through the house-hunting and mortgage application process, saving you time, money and unnecessary frustration. In Your First Home, renters will learn: * The secrets to getting approved for a mortgage loan even if you have bad credit, no savings or down payment, a small salary or big debts * Where to get up to \$40,000 in free grants for a down payment and closing costs * How to pick a great real estate agent, home appraiser, and attorney * The special account guaranteed to triple your savings in one year * Strategies to negotiate the best price for a home, avoid predatory lenders and obtain a good mortgage After reading Your First Home, homeowners will learn: * How to keep your home and avoid foreclosure if you face financial troubles after you buy a house * Unexpected sources that will pay your mortgage if you cant * Dos and donts of refinancing your mortgage * What no one ever tells you about home equity loans * The Seven Commandments of successful homeownership * How to manage and grow the equity in your home * Financial planning strategies and tax tips available only to homeowners Homeownership isnt a right. Its a major responsibility. Your First Home offers a realistic look at the entire life cycle of being a homeowner with all its joys and pains.

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