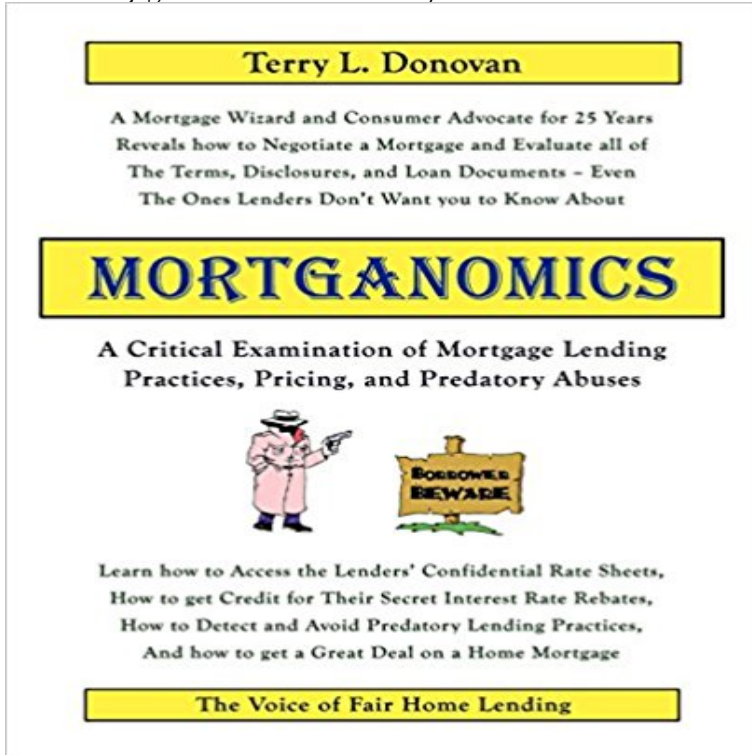


Mortganomics - A Critical Examination of Mortgage Lending Practices, Pricing, and Predatory Abuses



Mortganomics teaches readers how to successfully negotiate the terms of a home mortgage with any bank, mortgage lender or broker. It provides detailed examples how lenders price their home loans and how they can subjectively increase a customers interest rate to create larger commissions and loan costs. It includes samples of lenders rate sheets showing their wholesale costs for the individual interest rates, and explains how to make a lender guarantee that they will charge only their required minimum fees, and nothing extra that would increase force the borrower to take a higher interest rate. It gives readers a step-by-step verifiable method for paying off their mortgage years early, and an easy method to evaluate how competitive their interest rate and terms are in the marketplace. The book sugar coats nothing when it comes to exposing the ways lenders mark up their costs at a borrowers expense, and the ways that they hide important facts from their customers. This book provides dozens of easy to understand loan pricing calculations that readers can use to negotiate their loan terms and detect predatory lending practices.

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