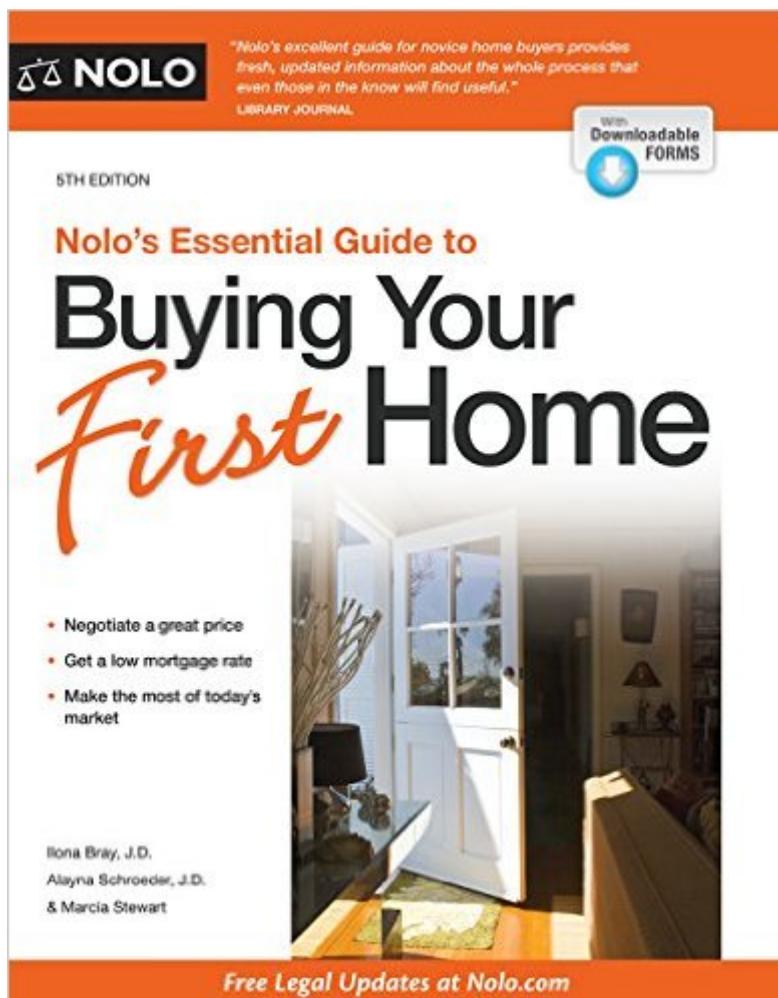


The book was found

Nolo's Essential Guide To Buying Your First Home (Nolo's Essential Guide To Buying Your First House)



Synopsis

Everything a buyer needs to know to buy a first home, with insider tips and advice from the experts! Rental prices have gone through the roof, more homes are coming up for sale, and buying a home remains a sound investment. But how do you know whether you're ready? And what steps should you take in the weeks or months ahead to find, buy, and move into your new home? Nolo's Essential Guide to Buying Your First Home will help you find the right place to live and invest in -- and enjoy the process, too. Filled with interesting facts, real-life stories and insights, and common pitfalls to avoid, this book provides everything you need to select the right type of home, the right mortgage, the right agent, the right inspections -- and much more. Get the inside scoop on: deciding between a house, condo, co-op or townhouse exploring your local market for the best value creating and managing a realistic homebuying budget qualifying for and securing loan financing getting the right inspections and insurance negotiating with sellers or new home builders successfully closing the deal Read through the real-world experiences of over 20 first-time homebuyers, as well as valuable insights from a team of 13 real estate professionals, including: real estate brokers attorneys who specialize in real estate a home inspector a neighborhood researcher a mortgage specialist and more! The brand new edition of Nolo's Essential Guide to Buying Your First Home is fully updated to reflect the dramatically changed U.S. housing market, with emphasis on how to assess the state of your local market and local homes' true worth before making an offer and negotiating the terms of the deal. Download forms for book at nolo.com

Book Information

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Customer Reviews

I am a few weeks away from closing on my first home and read this book nearly cover to cover. I bought this book along with the "Home Buying Kit for Dummies" book. Both complimented each other pretty well, though there was a lot of overlap. Overall, this book alone is not going to cover "everything" you need to know, but I nevertheless give it 5 stars for being an excellent resource. It's difficult to recommend one book over the other because they are so different. The Nolo book is better written and covers more topics that were relevant to me, but the Dummies book might be a better resource overall.

Strengths: The book is well-written and covers some topics I didn't expect. For instance, if you are considering borrowing money from a family member, you should take the IRS Applicable Federal Rate (AFR) into account when deciding an interest rate. If you set an interest rate too low (e.g. 1%) then the IRS will consider the loan a gift and the giver will be taxed as such. I loved the forms that the book comes with - checklists for looking at new homes, interviewing a real estate agent, a loan officer, even how to talk with your spouse about your ideal dream home.

Weakness: The organization could be better if it was more chronological. For instance, home inspection happened pretty early in our process, but that chapter is near the end of the book. I would prefer to have the book organized so that I could read a chapter as it unfolded. But it's easy enough to skip around if you need to. The book is also weak on evaluating mortgage lenders.

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