



This book is written for:

- ✓ People who have a mortgage and feel they need to refinance
- ✓ People who have a mortgage and might move, necessitating a new mortgage
- ✓ People who have a mortgage and might buy a vacation home in the future, necessitating a mortgage
- ✓ People who don't own a home and hope to buy one some day
- ✓ People who have a mortgage and are not sure whether they should refinance
- ✓ People who want to learn more about how to manage their mortgage and their finances in general
- ✓ Financial advisors wanting to learn more and offer this as a resource to their clients
- ✓ Realtors that want to better understand financing as well as to provide a copy to their clients as a resource
- ✓ Loan officers looking to grow their advisory role
- ✓ Divorce attorneys and their clients who want to better understand a mortgage and their finances

Words of Praise:

Finally, someone has compiled a thorough yet easy to understand reference manual that has everything you need to know to optimize your real estate investments. This book is not about selling you something. It is about educating you. Avoid the grief of ignorance and implement the strategies to take control of your financial future.

Lee M. Brower  
 Featured Teacher from *The Secret*  
 Founder of Empowered Wealth/Quadrant Living Experience

If you think you know everything there is to know about mortgages - think again. I am a CPA by training and I was blown away by some of the advice in this book. I realized that I didn't have all the facts to advise my clients correctly or to do it right myself. Now I do.

Mike Jeffries

If you own a house, you need this book! The financially savvy homeowner will benefit from the tools to increase cash-flow and maximize wealth. This book should be part of every Financial Planner's library.

Diane K. Taylor, CFP®, EA  
 Past President - Financial Planning Association of NJ

As a TV host and a Certified Financial Planner® practitioner for over 20 years, this book has taught me several new strategies to help improve the financial outlook for my clients. Thank you for sharing this valuable information!

Saul M. Simon CFP®, CFS, RFC  
 Private Wealth Advisor  
 Simon Financial Group

**M**ortgages: *What You Need to Know* is a roadmap for anyone that has a mortgage or wants to get a mortgage and have better control of their financial future.

- Do you have the right type of mortgage for your personal circumstances?
- Did you know that your credit information can be sold unbeknownst to you?
- Does the mortgage process make you nervous because you don't understand everything you are signing?
- Are you in an adjustable rate mortgage and unsure what will happen when it is scheduled to adjust?
- Should you use your home's equity to consolidate your debts?
- Do you want to know how to create extra cash each month using your mortgage?

A mortgage is the most important financial decision (and usually the biggest) that most Americans will ever make. The type of mortgage you choose will have a direct impact on when you can retire and with how much. Whether you are buying this book because you are contemplating buying your first house, you are a seasoned real estate investor or you are a financial professional using this with your clients, you will walk away with knowledge that you can use right away to improve your situation.



A successful attorney, mortgage planner and entrepreneur, **DAVE MUTI** will show you how to apply simple yet powerful strategies to take control of your financial future. Don't wait; the keys are only a few pages away.

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## **Mortgages: What You Need to Know**

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<http://mortgageswhatyouneedtoknow.com/presskit.html>