



What if everything you know about mortgages turned out to be wrong.... When would you want to know?

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.

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*

*A must read for anyone who has a mortgage or is thinking about buying a home.
Allan D. Koltin, CPA, President & CEO
PDI Global, Inc*

Who is the intended audience?

Everyone! Seriously, *Mortgages: 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. The main theme is to educate the reader about the best way to get a mortgage and what questions to ask the mortgage person they are dealing with. In fact many mortgage companies, accountants and financial planners are using *Mortgages: What You Need to Know* to better educate their professional staff so they can offer more value to their clients. This book teaches how to prepare to get a better mortgage; how to choose the right mortgage; the importance of an annual mortgage review to ensure optimization of cash flow; and how to protect against identity theft.

What is the book about?

Slowing down and understanding the strategies that go into getting a mortgage. A mortgage is the most important financial decision (and usually the biggest) that most Americans will ever make. Most make this decision in a couple of minutes over the phone or worse over the internet. The type of mortgage you choose will have a direct impact on when you can retire and with how much. Whether you are contemplating buying your first house, a seasoned real estate investor or a financial professional, this book will provide you with knowledge that you can start to use right away. We do not advocate following what the mass media and big banks preach or the latest trend. Every individual has their own unique situation and your mortgage plan must be tied to both your short and long term financial goals. Most Americans spend more time planning their family vacation than their financial future. What they are really saying is that they don't want to learn anything new. Or, they are financially embarrassed about where they are today so the less they talk about it the better they will feel. This is why 90% of Americans today will not be able to fully retire. This is why the average 45-year-old only has \$27,000 set aside in retirement accounts. This is why we as a country have a negative savings rate. The strategies discussed in this book can help improve these statistics.

Why are you the best person to write this book?

This book is a culmination of a fifteen year study drawing on real life examples from my ten years as a real estate attorney and five years as a mortgage planner. My conclusion: although people have a mortgage, most (*including the financial services community*) don't know much about it and what they do "know" is often misplaced. The findings from our real life study show that had most people implemented the strategies discussed in *Mortgages: What You Need to Know* they would have saved thousands of dollars which could have been re-directed towards long term financial goals. In fact many people caught up in the mortgage and real estate crises today would have been protected if they had a basic knowledge of mortgages and learned how to *Take ControlSM* of their finances.

How is this book different from other books on this topic?

Most people in the country follow what the mass media and industry norm prescribes without slowing down and seeing how the "advice to the masses" impacts their financial lives both short and long term. *Mortgages: What You Need to Know* questions the traditional thought process of the type of mortgage you should have. More importantly we break down each part of the mortgage process beginning months before you actually apply for a mortgage. We provide the reader with questions to better arm them to speak with a qualified mortgage planner as well as forms to use for their annual review. Yes we advocate that every individual review their mortgage on its anniversary. Let's face it, Life happens! Circumstances can and do change each year. One spouse may have stopped working or went back to work. You may have gotten injured or possibly laid off and ran up some debt? Credit scores may have improved opening up better programs that might not have been previously available. Maybe you want to make improvements to your home? You have to pay for college? A Mortgage Check-Up (form provided) can also help prevent identity theft through a credit check. Chapter Sixteen details why this is so important and how to benefit.

Is there anything else we should know about this book?

Each chapter contains useful hints, resources and forms that the reader can immediately implement on their own. We also supply many of these for free on our web site. No selling, just information to empower the reader to *Take ControlSM* and make Life Happen!