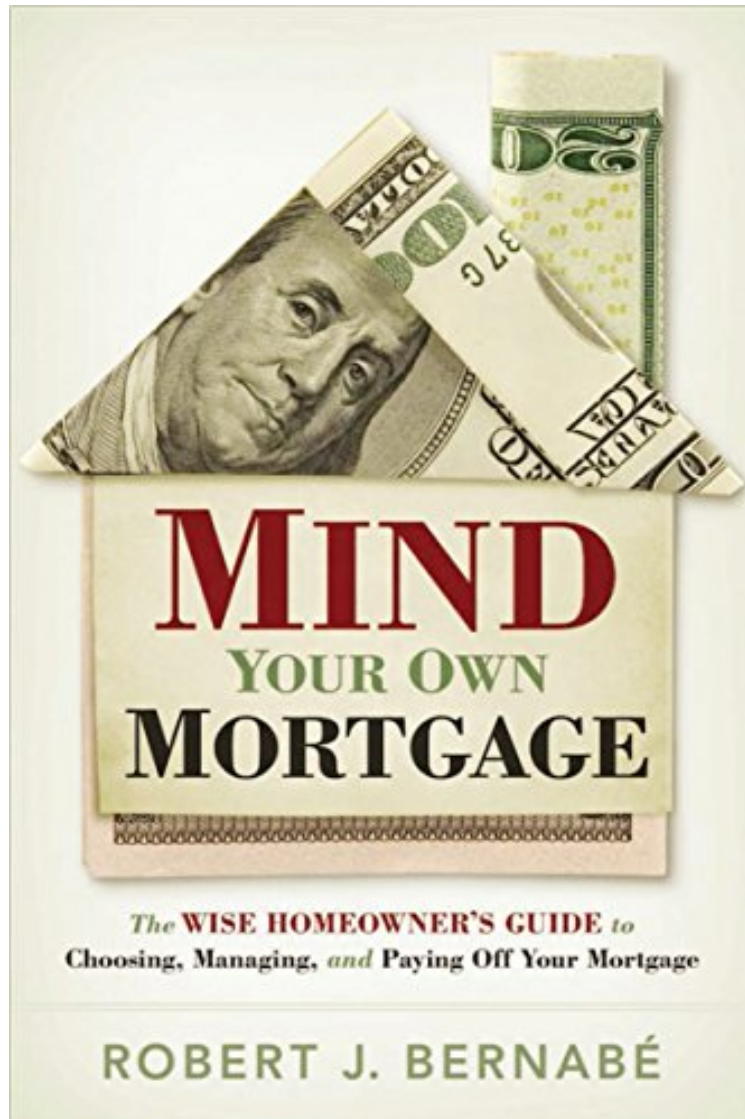


(Mobile pdf) Mind Your Own Mortgage: The Wise Homeowner's Guide to Choosing, Managing, and Paying Off Your Mortgage

# Mind Your Own Mortgage: The Wise Homeowner's Guide to Choosing, Managing, and Paying Off Your Mortgage

Robert Bernabe

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**Robert Bernabe : Mind Your Own Mortgage: The Wise Homeowner's Guide to Choosing, Managing, and Paying Off Your Mortgage** before purchasing it in order to gage whether or not it would be worth my time, and all praised Mind Your Own Mortgage: The Wise Homeowner's Guide to Choosing, Managing, and Paying Off Your Mortgage:

0 of 0 people found the following review helpful. Referenced materials no longer available onlineBy WarrenThe

author makes a strong point about the generally bad financial practices of American households and how we can improve. This is a consistent theme throughout the book, which for some people is probably very necessary. Personally, I am more of a saver and do not have these problems. There is a great section exploring the 2008 crash which explains a lot of (potentially bad) industry practices. Generally, there is a lot of good information about obtaining a mortgage for either new buyers or people looking to refinance. He recommends trying to obtain all in pricing and to think of the lifetime cost of this debt, not monthly payments. Unfortunately, the reference materials are no longer available online, which is a huge problem. There are probably 20+ references to these materials in the book. If the materials were made available again, I would rate 4 stars. 0 of 0 people found the following review helpful. Good house-warming gift? By Reba I bought one for family member who dove into home-ownership, before they were financially stable. Gave it to them as a house-warming gift. It's a good way to say "you need help", and providing it, without being too blunt/hurtful. I didn't read mine yet, but skimmed it, and seems to be fairly easy to understand. Looks to have a lot of common sense techniques in it. I was hoping to find a more detailed budget outline in it though. 0 of 0 people found the following review helpful. This is an excellent resource book By Klehren This is an excellent resource book. It's a keeper! It's worth recommending. I have re-read portions of it just to stay reminded. Read before you buy and keep reading it after you buy.

**LEARN TO SHOP FOR AND MANAGE YOUR MORTGAGE UNTIL YOU HAVE ELIMINATED IT—ONCE AND FOR ALL!** Mind Your Own Mortgage empowers homeowners to shop for a mortgage as if it were a commodity—as easy as buying a gallon of gas—and enables them to eliminate their mortgage debt by revealing inside information used to keep them enslaved to the mortgage industry. Mind Your Own Mortgage changes the game—putting you in charge: Shop with confidence—an exclusive system helps you make decisions based on the best price Identify slick sales gimmicks and lender manipulation Refinance only when it makes sense for you—not for the mortgage company Eliminate your mortgage in record time—so your retirement years include retirement A SOUND MORTGAGE = A SOUND ECONOMY Stocked with compelling real-life scenarios, budgeting tips, and handy financial tools, Mind Your Own Mortgage is a timely wake-up call for homeowners and a candid decree that the American dream is still possible—if we dramatically rethink the way we finance our homes. IT'S TIME TO MIND YOUR OWN MORTGAGE. Whether you're getting a new mortgage, refinancing an old one, or dealing with the mortgage you have already, you won't find a better mortgage coach than my friend, Rob Bernabeau—Mary Hunt, personal finance expert, best-selling author, and CEO of Debt-Proof Living—Finally, consumers have what they need to hold any mortgage provider accountable.—R. Jarret Lilien, founder and managing partner of Bendigo Partners and former president and COO of E\*Trade Financial

About the Author Robert J. Bernabeau is a twenty-five-year veteran of the financial services industry and has led several prominent mortgage companies, including E\*TRADE Mortgage and the restructuring of HR Block Mortgage. Rob was a pioneer in online mortgage lending, growing E\*TRADE Mortgage from a small company to one of the largest online lenders in the nation. With Rob's passion for consumer advocacy, E\*TRADE became the first to offer upfront guaranteed mortgage pricing nationwide and offering the nation's first portable mortgage. Rob's goal is to create a consumer-led revolution of the mortgage industry by giving information that will empower them to shop, manage, minimize, and eliminate their mortgage debt. He serves on the financial stewardship team at Saddleback Church in Lake Forest, California. He lives in Southern California with his wife, two children, and three dachshunds.