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and

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**Interviews and Appearances: (616) 977-7900**

**REAL ESTATE**

***Debunk all of the industry's tall tales and discover the reality of real estate financing***

The mortgage game has changed dramatically, and you need to know the rules! Based on years of firsthand experience as borrowers, mortgage and real estate brokers, instructors, and industry insiders, Ralph Roberts and Chip Cummings team up to wipe out all the myths about mortgages and deliver the information you need to purchase and secure profitable long-term investments.

Here are some of the common myths that Roberts and Cummings dismantle:

- You should always make the biggest down payment you can
- Your main goal should be to find the lowest interest rates
- Short-term investments are better than long-term investments
- Your credit score alone determines whether your loan gets approved
- It's okay to save home improvements and repairs for later
- Your mortgage payment will never change
- Low inflation means lower appreciation

"The whole process starts by dealing with people you can trust. You can trust your first step with Chip and Ralph, as they have put together an incredible collection of truths brought to you by the biggest names in the business. *Mortgage Myths* tears down the wall between you and the home-buying process, exposes the real secrets to building equity, and gets you on the road to homeownership—the right way!"

—Eric Weinstein, CEO, Carteret Mortgage Corporation

"If you're even just thinking about buying a house, you need this book. It even includes key information, forms, and booklets that no home buyer should be without."

—Ruth Faynor, National Education Consultant for the National Association of Mortgage Brokers (NAMB)

"Homeownership is the American dream. Too many times I've seen this dream go sour. We are in the business of making those dreams a reality, and Chip and Ralph have opened the doors! If you're a first-time homebuyer, REALTOR®, or loan officer, you've gotta have this book."

—Aaron Metaj, CEO, Apollo Mortgage Finance Corporation

**RALPH R. ROBERTS**, ambassador of enthusiasm, has been dubbed by *Time* magazine "the bestselling REALTOR® in America." He is also an award-winning and internationally recognized speaker, real estate team coach, and business consultant, as well as the coauthor of *Ripping Houses For Dummies*, *Foreclosure Investing For Dummies*, and *Advanced Selling For Dummies*.

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*(Manuscript format is that each “Myth” is followed by a “Fact”)*

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