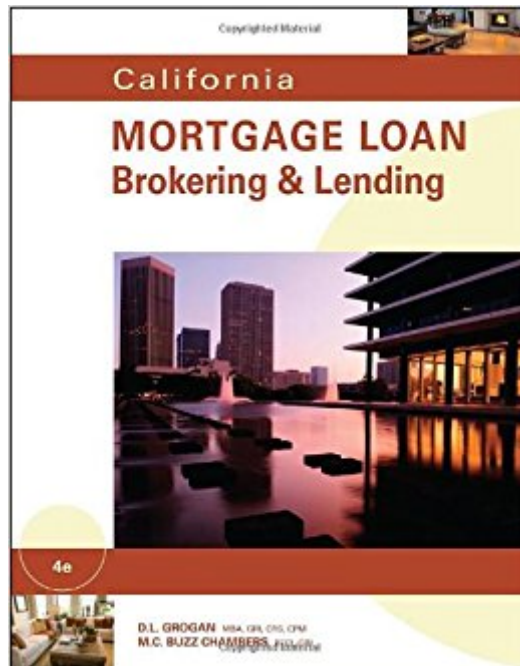


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# California Mortgage Loan Brokering And Lending



## Synopsis

Completely updated, this edition incorporates the SAFE Act and its impact on mortgage brokers along with other significant changes seen in the mortgage loan industry since the real estate meltdown that started in 2008. New state and federal regulations are addressed and financial information reflects current market data. The overall loan process is covered along with discussions of the mortgage loan business giving a broad overview of career opportunities in this competitive industry. Ideal for real estate licensees, individuals seeking to enter the mortgage loan business, and those already actively working in the industry, this text covers key topics including appraisal, credit agencies, title and escrow, and computer programs used in the mortgage loan industry. Important legal concepts are covered to meet state course requirements in addition to up-to-date coverage of new industry requirements like the FNMA 1003 loan application form and new appraisal requirements to comply with URAR-FNMA 1005 form. This text remains the authority on current standards of professional practices that meet the goal of consumer protection for the public.

## Book Information

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## Customer Reviews

One of the worst textbooks I have ever had the displeasure to own. Try to find any other book if you can. Unfortunately, I had the author, Dr. Grogan as a professor so I was stuck with this holy mess of a book. The book is full of grammatical and factual errors. It is so disorganized you won't know which way is up. 90% of the book is irrelevant or outdated information. After having the professor for her mortgage lending class I can understand why. She is one of the worst professors I have ever had. Half the class was taken up with her ramblings about nonsense. She told us about and

changed her shoes about four times. So interesting. The other half of the class was spent sloooooowly giving out information in as disorganized a fashion as the book. The class was torture. I took another class and sought out other material to prepare me for the SAFE and California Test. You will fail if you use this book for preparation. I scored 90%. Dr Grogan needs to retire from teaching and this book shows she has no business authoring texts either.

This book shows thorough research. I feel confident that I know about the industry enough to venture out even further - owning my own brokerage... I currently originate loans as an independent loan officer who is disturbed at the level of professionalism and support that many brokerages offer. This has not only given me further insight into the industry but provides strategies for success. And, who better to get it from but people who have been there, done that, and succeeded. If it is knowledge you need, then this is it!

You know how you spend hundreds of dollars on books you think will teach you a certain thing, only to find out they all really fall short? Well this book is a breath of fresh air. This book got me through my very first loan, just me and this book. It was very easy to follow and each step by step instruction was there for me. I love this book it took me safely through the whole loan process with no confusion. Please write a book on the "Complete Real Estate Transaction and Obligations" of the RE Agents, and we'd have better agents out there. Thanks

I had no choice but to purchase this book for my class. The book is poorly written, making the material unnecessarily complex. There are sections that ramble, as example, the first chapter where the author writes about the various laws. I would not recommend.

I can't image how a well know publisher like South-Western could mess up this badly. I have perfect 20/20 vision and have read countless textbooks in my life - that said, I can tell you that this is an exceptionally difficult book to keep focused on - literally! My eyes begin to strain and ache after 5 min. of reading, primarily because of the poorly chosen typestyle and typesize. There may be valuable information in here - but I'm going to find it elsewhere.

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California Mortgage Loan Brokering and Lending Fourth (4th) Edition Mortgage Marketing on a Budget: 30 Free and Low Cost Marketing Ideas for Mortgage Loan Officers, Brokers, and Bankers

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