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Residential Mortgage Lending: Principles and Practices

By Thomas J Pinkowish



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Residential Mortgage Lending: Principles and Practices By Thomas J Pinkowish

This text is designed for both employees of mortgage lenders and individuals studying real estate finance who want to enhance that study with practical residential mortgage lending principles and practices. The author provides a thorough overview of mortgage lending today and outlines the practices of mortgage businesses to compete successfully in this competitive market. The mortgage lending industry has experienced significant changes resulting in a new economy. Addressing the SAFE Act and other new mortgage regulations governing the lending industry, this edition has a new emphasis on the practical applications of mortgage lending making it an excellent resource for learning residential mortgage lending operations. Each step of the mortgage process is covered while clearly explaining the fundamentals in an easy-to-understand manner. No prior knowledge of real estate finance or any part of mortgage lending is required. Students will gain practical knowledge on residential lending business, and mortgage professionals will find this to be a valuable resource.



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Editorial Review

Review

Part I: PRINCIPLES. 1. History. 2. Real Estate Law. 3. Role of Lending. 4. Mortgage Lenders. 5. Secondary Mortgage Market. Part II: PROGRAMS. 6. Conventional Mortgage Lending. 7. Government Lending. 8. Private Mortgage Insurance. 9. Construction Lending. 10. Equity Lending. Part III: PRACTICES. 11. Compliance. 12. Origination and Processing. 13. Underwriting. 14. Appraisals. 15. Closing. 16. Loan Administration. 17. Selling Loans. 18. Lending Strategies. Glossary. Index.

From the Publisher

This book communicates and explains the fundamentals of residential mortgage lending in a simple and concise manner. It is designed for either a new employee of a mortgage lender or anyone studying real estate finance who desires to learn practical residential mortgage lending fundamentals. No prior knowledge of finance is assumed.

From the Back Cover

For bank training programs and community schools serving mortgage lenders. A completely practical real-world book with pedagogy for the cc's. This session is called "Mortgage Lending," or it may be called "Real Estate Finance," with an approach from the banker's point of view.

Users Review

From reader reviews:

Jose York:

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