



Mortgage Smarts

Peter Dale, Helen Jones

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Mortgage Smarts is a thorough and thoughtful guide to mortgages and house buying across Canada. Each province or territory has different rules and the authors explain the requirements for each, laid out in tables for ease of use. The authors candidly say: "We provide usable information on issues which most of you don't research when you are thinking about applying for a mortgage." Mortgage Smarts is organized to provide information in the order that a house buyer would need it, from a history of mortgages through the process of buying a house (application and closing process), the sale and end of the mortgage, and then covering cases that are not the norm. The book contains useful checklists and warning notes, references and definitions. The authors suggest that this useful book can be dipped into at any part of the mortgage process; it doesn't need to be read from page one to the end. The extensive table of contents and index will guide you to what you need. For the reader's convenience, all government and official internet links and all the checklists appear in the appropriate chapters and then they are grouped together in separate appendixes. Numerous case studies describe the omissions and pitfalls that face a homebuyer who is blinded by enthusiasm or given "good advice" by friends and relatives. Once you have digested and applied the information in Mortgage Smarts your search for a home should not have any unpleasant financial surprises, but a happy ending.

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