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Mortgage Lending Principles and Practices was designed to give you the information you need to successfully enter the mortgage sales field. Contained here is a primer on the primary and secondary mortgage markets, as well as a complete review of the economic, legal, and valuation aspects of the real estate market. In addition, a thorough overview of federal lending legislation including amendments to the Truth in Lending Act and RESPA is presented. This text also details the types of loan products and finance instruments including conventional and alternative financing tools available today. You will also learn the fundamentals of the residential mortgage lending process, from pre-qualifying potential borrowers to closing a loan. The important topic of ethical issues is also covered.

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