



## **DON'T RENT BUY!**

*A Step-By-Step Guide to Buying Your First Home*

Author: Eddie Fadel

Publisher: Don't Rent, Inc. / Midpoint Trade Books

Publication Date: September 4, 2012

248 Pages

Trade Paperback ISBN-13: 978-0-9819128-0-6

eBook ISBN: 978-0-9819128-1-3

ASIN: B008STO682

Price: US: \$19.95 Canada: \$23.95

***Don't Rent Buy!*** is the definitive guide to first-time homebuyers shopping for a home in the most difficult, confusing and complex residential market in United States history.

What is a good mortgage rate? Do I apply for a 15- or 30-year mortgage? What's an ARM? How big a down payment do I need? Can I buy a foreclosure? What is REO? Do I need a professional real estate agent? How do I find a reliable lender? All those questions – and many more – are answered in easy to understand language.

The complete home-buying process, from getting pre-approved for a mortgage to shopping for neighborhoods to negotiating a price to closing without surprises is described, step-by-explanatory-step. Helpful checklists help the first time homebuyer keep track of all the absolutely necessary details about different properties, mortgage opportunities and more.

Another helpful feature: *Don't Rent Buy!* lists scores of resources, including contact information for state housing finance authorities, listings for federal programs designed for the first time homebuyer -- and an extensive glossary of terms common to the residential real estate market.

Eddie Fadel, author of *Don't Rent Buy!*, believes that today's first-time homebuyers have an unprecedented opportunity to achieve the American dream of home ownership. The first step in realizing that dream, he says, is acquiring the comprehensive knowledge, understanding and awareness of today's residential real estate market presented in *Don't Rent Buy!*.



## **AUTHOR BIOGRAPHY**

**Eddie Fadel**, the author of *Don't Rent Buy!*, believes in the American dream – of every family owning a home of their own.

He has a special interest and expertise in guiding first-time homebuyers through the complex and sometimes mystifying process essential to home ownership. Mr. Fadel wrote *Don't Rent Buy!* with one goal in mind: To encourage and convince renters to quit writing checks to their landlords and to become home owners. By sharing his considerable experience and knowledge of the real estate industry, he has helped countless homeowners buy their first homes. His clients represent all walks of life -- from those with sterling credit histories and ample down payments to others with weak credit histories and personal financial situations. Their realization of the American Dream has been a source of great joy and personal satisfaction to him during his career.

Mr. Fadel has built an enviable reputation for helping clients nationwide maximize their financial potential. Through his thoughtful guidance and deliberate counseling, Mr. Fadel insured that his clients had the ability to repay their mortgage obligations and diligently avoided risky situations involving loan defaults.

Mr. Fadel, who began his residential real estate career as a loan officer in 1997, formed his own company in 2004. Today, he continues to be active in the industry as a Managing Broker. He is associated with many of the industry's leading professionals including lenders, financial planners, CPA's, REALTORS®, Home Builders and attorneys, to create and implement plans that help his clients reach their long-term financial goals. The three key pillars of his business philosophy are: honesty, dependability, and competitive service.