

Mortgage Rates & Projections

30-Year Fixed Rate, as of September and October 2024



Sources: Fannie Mae, MBA, NAR, Wells Fargo

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Shindy Chen

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the author's name.

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The Credit Cleanup Book Shindy Chen, 2014-10-14 By unlocking the mortgage industry's trade secrets this indispensable book will help readers understand credit scoring and learn how to obtain and improve their credit reports. Many consumers don't understand the basics of credit reporting and scoring or how this information is used by lenders and service providers today. This book was written to remedy that. A no-nonsense guide, it teaches readers about credit reports and scores, shows them how to obtain and read their credit reports, and outlines ways to remove negative and inaccurate items. Readers will also learn about the latest consumer protection legislation concerning credit and lending and about changes in lending practices that can impact their financial well-being. The book details credit's impact on nearly every aspect of life, including employment, insurance, love relationships, services such as mobile phones and utilities, apartment leases, and auto, business, and home mortgage loans. It walks readers through the process of disputing negative items on credit reports and includes letter templates that can be used for that purpose. Finally, it provides readers with credit and debt management tips and describes state-of-the-art tools that can be used to foster better money and credit management habits. With this book in hand, a consumer should be able to achieve the higher credit score that is a person's greatest financial asset.

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