



A Mind To Build: What every homebuyer should know before buying a home

Derick W. Hungerford

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People often say the three most important words in real estate are “location, location, location,” but mortgage professional and author Derick Hungerford argues your primary concern should be “education, education, education.” His new guide, *A Mind to Build: What every home buyer should know before buying a home*, will equip first-time home buyers with the tools and information they need and will empower those already familiar with the real estate market through practical tips, professional insight, and words of encouragement to assist in a process that can seem overwhelming. Many real estate books simply invoke the latest buzzwords and jargon, while presenting readers with ideal scenarios where everything goes according to plan. *A Mind to Build* takes a much-needed step back and starts instead with mindsets and principles. By helping you first identify potential impediments, both financial and mental, and then by introducing thought-provoking concepts, *A Mind to Build* will educate and motivate you as you prepare to enter into the home buying process. Throughout are real-life examples gleaned from Hungerford’s own professional experience, as well as inspirational messages and valuable perspective drawn from scripture and religious leaders. *A Mind to Build* is straightforward, detailing in simple and easy-to-understand terms the critical elements of the home buying process, including your credit score; pre-qualification and pre-approval; upfront costs, purchase costs, and closing costs; and the tax, investment, and lifestyle benefits of home ownership. Also included are handy references outlining the ten greatest mistakes you can make when financing a home and an indispensable glossary of twenty terms you will need to know. The challenges are many and may seem daunting, but *A Mind to Build* will give you the confidence and inspiration you need to move forward with purchasing a new home in a manner that is fiscally prudent and built on a solid foundation of careful preparation.

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