



Mortgage: A Smarter Start

A practical introduction to rates, loan choices, and confident next steps

Learn what to compare before you commit.

SHAD EDDIE MONGRUE

Free preview edition · pages 1–2

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Why Your Mortgage Matters

A mortgage is more than a monthly payment. The loan you choose can shape your budget for years, so knowing what to compare gives you a stronger start.

- ◆ One additional rate quote could save homebuyers an average of \$1,500 over the life of a loan.¹
- ◆ Getting at least four mortgage quotes can save borrowers \$600 to \$1,200 a year.²
- ◆ A Loan Estimate is a standardized form with important details about a loan offer.³
- ◆ The CFPB advises comparing Loan Estimates from multiple lenders when choosing a mortgage.³

Shopping around is a useful skill, not busywork. Your goal is to understand each offer, compare its costs, and ask questions before choosing. This book will help you build that habit. You will get a clear starting point for comparing offers, thinking about down payments, and exploring refinancing and early payoff. This book is educational, not professional advice. Start by seeing why a written comparison can make a difference.

INSIDE THIS BOOK

Begin with a quick comparison task, then learn the terms behind mortgage offers. You will also get a starter plan, practical ways to build money skills, and a preview of the titles ahead.

02

Make Your First Move

You can make progress today without choosing a lender or knowing every mortgage term. Set up a simple way to compare offers and prepare useful questions.

- ◆ Write down questions about the rate, monthly payment, and costs due at closing.
- ◆ Ask more than one lender for a Loan Estimate using the same details about your situation.
- ◆ Keep each estimate together and note the lender, date received, and questions to follow up.
- ◆ Compare written details instead of relying on a quick conversation or one attractive figure.

A Loan Estimate gives you a standard way to review important parts of an offer.³ Once a lender receives your six key pieces of information, it must send a Loan Estimate within three business days.⁴ Receiving an estimate does not mean your loan has been approved or denied.⁴ Your quick win is to organize your requests and comparison notes. You do not need to choose a lender today. A clear record will help you make the next conversation count.

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You've read the free pages. Here's what the rest of this book covers:

3 Understand the Key Terms

4 Build Your Seven-Day Plan

5 Learn More, Avoid Mistakes

6 Take Your Next Step

BY THE END OF THIS SHELF, YOU WILL

- ◆ A practical way to compare mortgage offers
- ◆ A clearer grasp of Loan Estimates and rate locks
- ◆ Sharper questions to ask lenders
- ◆ A grounded start on down payments and budgets
- ◆ Skills to explore refinancing and early payoff

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Sources for the free pages

Every statistic in this book is numbered and links to the page it came from. Each one was checked word for word against its source in October 2026. Figures can change as sources update. This book is for education and is not personal financial, legal, medical or professional advice.

- 1 **Freddie Mac**, 6 Tips to Consider When Shopping for a Lender. <https://myhome.freddie.mac.com/blog/homebuying/6-tips-consider-when-shopping-lender>
- 2 **Freddie Mac**, When Rates Are Higher, Borrowers Who Shop Around Save More (2025). <https://www.investopedia.com/why-you-should-always-get-multiple-mortgage-quotes-11742332>
- 3 **Consumer Financial Protection Bureau**, Choosing a loan offer. <https://www.consumerfinance.gov/owning-a-home/compare/>
- 4 **Consumer Financial Protection Bureau**, Review your Loan Estimates (Dec. 12, 2024). <https://www.consumerfinance.gov/owning-a-home/compare/review-loan-estimates/>