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mortgage finance while showing them how to effectively evaluate and compare different mortgage offers from different lenders.

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A mortgage is a loan taken out to buy property or land. Most run for 25 years but

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the term can be shorter or longer. The loan is "secured" against the value of your home until it's paid off. If you can't keep up your repayments the lender can repossess (take back) your home and sell it so they get their money back.

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4. Debt-to-income ratio. There are two different ratios that your lender will run for you during the application process: the front-end ratio will tell you how much of your monthly income will go towards your mortgage and other housing costs (like your homeowners association fees, insurance, taxes) while the back-end ratio will show how much of your monthly income is going toward debt payments.

The Insider's Guide to Mortgages -
October 7, 2016

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Mortgages are offered by financial companies like banks and building societies. You can get a mortgage directly from the lender; use our comparisons to find the right one. You could also find a mortgage and get advice from a mortgage broker or independent financial adviser.

A complete guide to mortgages |

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Re-Financing with an Interest Only Mortgage. Interest only mortgages are a relatively new phenomenon in the re-financing industry as well as the home buying industry. While the appeal of an interest only mortgage is typically a greater monthly cash flow, this increased cash flow can come with a hefty price tag.

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"Buyers frantic, banks tough", is the headline on a new survey out today of mortgage advisers, detailing how more people are trying to get money but the banking sector is increasingly tightening ...

'Buyers frantic, banks tough' - new survey reveals what's ...

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Payment Protection Insurance (PPI) is a policy that was sold with many financial products such as loans, mortgages and credit cards. Many people have since found that PPI wasn't a suitable product for them and are therefore seeking to reclaim the cost.

The insider's guide to PPI: how to reclaim
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One Auckland adviser is referring some clients directly to banks. Photo / Andrew Warner "Buyers frantic, banks tough", is the headline on a new survey out today of mortgage advisers, detailing how more people are trying to get money but the banking sector is increasingly tightening the reins.

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