



California Real Estate Finance

John Felser, Mary Ellen Brady

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This tenth edition of California Real Estate Finance provides current, concise, and practical insight to real estate financing for both novices and experienced consumers. This text discusses the growing role of government regulation and reliance on loan collateral, as well as its impact on the appraisal process and the roller coaster of borrower qualifying requirements that will affect real estate financing.

The authors cover the formation of the Consumer Finance Protection Bureau (CFPB) and its numerous new rules like the Qualified Mortgage. The new Loan Estimate and Closing Disclosure replacing the old GFE and HUD-1 are addressed in detail. The expanded 1031 tax deferred exchange information will be of particular interest to real estate investors and all borrowers will appreciate the step-by-step loan process from application to loan closing. The authors provide insights into new loan options demonstrating the constant evolution of the mortgage lending arena.

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