



# **Empowering Consumers with How-To-Tutorials: A Revealing Roadmap Through the Mortgage, Automobile and Real Estate Purchase Process**

*John Callahan*

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**Empowering Consumers with How-To-Tutorials: A Revealing Roadmap Through the Mortgage, Automobile and Real Estate Purchase Process** John Callahan

**Insider secrets revealed about the sales process, and specific tutorials on how to save money.**

Delivering brutal honesty, this important Handbook will shock you with the truth about how much money consumers lose each year going through the current Auto, Mortgage, and Real Estate processes. The numbers are staggering, as unsuspecting consumers are overcharged more than \$2.9 billion in excessive fees and inflated mortgage commissions. Add to that over a billion from inflated real estate fees and hundreds of millions in excessive auto purchase commissions. All totaled, more than \$24 billion annually is pulled from consumers' pockets due to predatory mortgages, auto loans, payday loans, overdraft loans, excessive credit card debt, and tax refund loans.

See exactly how these companies are stealing your money, and learn easy to follow, How-To-Tutorials, for big savings! At the time this book first hit press, Americans had amassed \$9 trillion in mortgage debt with 33% of that being in Adjustable Rate Mortgages. Foreclosures, and bankruptcies were rising at historic rates, and consumers were being forced into credit counseling. With an expected 43% of ARM loans resetting between 2006 and 2008...this book is right on time!

Millions of Americans need to know "how to" protect themselves from high fees and commissions, and it's all inside this book. Consumers now have valuable advice to use when buying a new automobile, buying or selling a home, or finding a loan.

Take back control and be more engaged in your auto, mortgage, or real estate transaction. By understanding the process, you can have more control. With control, you will save money!

The charts, graphs, and scripts provide a down-to-earth example of what used to be a very complex process that few understood. Now, everyone can learn the ins and outs of the three massive industries that, before John Callahan's illuminating book, had an unfair advantage over consumers.

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