

■ **Joey Sheahan's 'The Mortgage Coach' offers practical advice for everything from applying for your first mortgage to guidance on getting up the property ladder. It was launched in Cork city last week.**

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TAKING out a mortgage is one of the biggest financial decisions most of us make in our lifetime.

And now a Corkman with expertise in the area has published a guide for potential homeowners.

*The Mortgage Coach*, by Joey Sheahan, was launched in Cork city last week.

It provides practical advice for anyone that is applying for their first mortgage, trading up, switching, or who simply needs some guidance on taking that first step on the property ladder.

“Joey Sheahan has written a must-read guide, relevant to anyone considering their first or long-term mortgage position,” said Fianna Fáil finance spokesman Michael McGrath.

“Like any great coach, he aims to focus the reader on taking the best steps to achieve a successful result.”

The guidelines cover the need for good preparation — from selecting the best mortgage, through to the application, how to structure the deposit, how overpaying can work for you and the essential need to review

your mortgage regularly.

Sheahan has the interests of the buyer at heart and puts emphasis on prioritising the long-term benefit rather than the short-term gain.

The reader gets the benefit of decades of experience through practical steps, guidance through typical problem areas, with tips and workarounds to get them on the road to mort-

gage success.

■ *The Mortgage Coach*, published by Mercier Press, is available now.