

Mortgage Ripoffs And Money Savers: An Industry Insider Explains How To Save Thousands On Your Mortgage Or Re Finance

The first in-depth study of the savings and loan crisis of the eighties reveals the unprecedented scope of the financial fraud and political collusion involved and the leniency of the criminal justice system in dealing with the culprits. UP.

NOW IN PAPERBACK The "gripping" (New York Times) and "Hitchcockian"(Publishers Weekly) story of how a nurse, a car dealership worker, and a forensic expert took on the nation's largest banks A Kirkus Reviews and The Week best book of the year, David Dayen's Chain of Title is a riveting work that recalls A Civil Action, Erin Brockovich, and Flash Boys, recounting how three ordinary Floridians—a car dealership worker, a cancer nurse, and an insurance fraud specialist—helped uncover the largest consumer crime in American history, challenged the most powerful institutions in America, and—for a brief moment—brought the corrupt financial industry to its knees. Lisa Epstein, Michael Redman, and Lynn Szymoniak did not work in government or law enforcement. They had no history of anticorporate activism. Instead they were all foreclosure victims, and while struggling with their shame and isolation they committed a revolutionary act: closely reading their mortgage documents, discovering the deceit behind them, and building a movement to expose it. Harnessing the power of the Internet, they revealed how the financial crisis and subsequent recession were fundamentally based upon a series of frauds that kicked millions out of their homes because of false evidence by mortgage companies that had no legal right to foreclose. As Rolling Stone's Matt Taibbi noted: "Chain of Title is a sweeping work of investigative journalism that traces the arc of a criminally underreported story in America, the collapse of the rule of law in the home mortgage industry."

"Essential reading." —New York Review of Books In the spirit of Evicted, Bait and Switch, and The Big Short, a shocking, heart-wrenching investigation into America's housing crisis and the modern-day robber barons who are making a fortune off the backs of the disenfranchised working and middle class—among them, Donald Trump and his inner circle. Two years before the housing market collapsed in 2008, Donald Trump looked forward to a crash: "I sort of hope that happens because then people like me would go in and buy," he said. But our future president wasn't alone. While millions of Americans suffered financial loss, tycoons pounced to heartlessly seize thousands of homes—their profiteering made even easier because, as prize-winning investigative reporter Aaron Glantz reveals in Homewreckers, they often used taxpayer money—and the Obama administration's promise to cover their losses. In Homewreckers, Glantz recounts the transformation of straightforward lending into a morass of slivered and combined mortgage "products" that could be bought and sold, accompanied by a shift in priorities and a loosening of regulations and laws that made it good business to lend money to those who wouldn't be able to repay. Among the men who laughed their way to the bank: Trump cabinet members Steve Mnuchin and Wilbur Ross, Trump pal and confidant Tom Barrack, and billionaire Republican cash cow Steve Schwarzman. Homewreckers also brilliantly weaves together the stories of those most ravaged by the housing crisis. The result is an eye-opening expose of the greed that decimated millions and enriched a gluttonous few.

God has a one-of-a-kind plan for every little life placed in our care, and it's never too soon to begin praying for this plan to unfold. This year-by-year guide is the perfect prayer handbook from a child's birth through age five. Inside, readers will find stories, tips, and prayers for every important milestone—from crawling, walking, and table eating in baby's first year to helping with everyday chores once baby becomes a big boy or big girl. Journaling space for each phase of development help readers and their child remember in years to come how God was at

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work at every stage. Each chapter contains a special list of Scripture verses to guide further prayer and meditation on God's Word.

Nominated for a 2013 Christian Retailing's Best Award

Is more government aid needed? Who will pay for care of aging baby boomers? Will all Americans finally get health insurance? These are just some of the topics covered in Issues for Debate in Social Policy. Engaging and reader-friendly articles encourage students to think critically about some of the most pressing social policy issues of our time. Classroom discussions will sparkle as a result! About CQ Researcher Readers In the tradition of nonpartisanship and current analysis that is the hallmark of CQ Press, readers investigate important and controversial policy issues. Offer your students the balanced reporting, complete overviews, and engaging writing that has consistently provided for more than 80 years. Each article gives substantial background and analysis of a particular issue as well as useful pedagogical features to inspire critical thinking and to help students grasp and review key material: A Pro/Con box that examines two competing sides of a single question A detailed chronology of key dates and events An annotated bibliography and Web resources Outlook sections that address possible regulation and initiatives from Capitol Hill and the White House over the next 5 to 10 years Photos, charts, graphs, and maps "A must-have for any home owner looking to refinance" -Terri Williams, Homeowner Are you paying more than you need to? In this book a mortgage lending insider reveals her answer to this question - and more - in her best selling So You Want to Refinance. If you are baffled by the dizzying array of mortgage companies, sales pitches, and loan products, this book is for you. The book walks you through each step of the loan process in easy-to-understand language to help you make an informed decision that's good for YOU-not for your loan officer. The book explains how to assess and rebuild your credit score, accurately calculate the equity in your home, and how to make sure that you present your situation in the best possible light. More than just an introduction to getting a home loan - this book will show you how to get the best deal possible. This book is a must-have for any current or potential homeowner thinking of refinancing. Key topics include: -Refinancing Adjustable Rate Mortgages (ARMs) -Understanding Broker Incentives -Getting the Best Appraisal -Processing and Underwriting -Cleaning up your Credit Report -Signing Tips, Tricks, and Negotiation Strategies

The consumer journalist shares twenty-five years of experience with readers on how to make the best consumer choices, from buying insurance to finding the best deals on electronics equipment and automobiles. Original.

[Encyclopedia of White-Collar and Corporate Crime](#)

[Gotcha Capitalism](#)

[Fraud and Politics in the Savings and Loan Crisis](#)

[Homebuyers Beware](#)

[Who's Ripping You Off Now?--What You Must Know About the New Rules of Mortgages and Credit](#)

[Build and Protect Your Credit Like the Pros](#)

[How Hidden Fees Rip You Off Every Day-and What You Can Do About It](#)

[A Comprehensive Guide for First Time Home Buyers and Home Buyers Getting a Mortgage Since the Mortgage Crisis of 2008](#)

[Homebuying Tips on How to Get the World's Cheapest Loan](#)

[The Economics of Manipulation and Deception](#)

[Is Refinancing the Right Financial Move for You?](#)

[Mortgage Rip-Offs](#)

[An Inspirational Year-by-Year Guide for Raising a Spiritually Healthy Child](#)

Learn the basics of investing with this approachable guide to the world of finance Clever Girl Finance: Learn How Investing Works, Grow Your Money is the leading guide for women who seek to learn the basic foundations of personal investing. In a no-nonsense and straightforward style, this book teaches readers: Exactly how investing works and what you should be doing, no fancy finance degree required How to leverage investing to build long term wealth even on a modest salary The key pitfalls to avoid in order to become a successful investor How to build a nest egg and invest in your future Insights from real-world success stories from other "clever girl investors" Clever Girl Finance teaches readers the irreplaceable value of investing for long-term financial gain, and the difference between making money and building wealth. Written for any woman who's ever sought out an accessible introduction to the world of investing, this book is especially suited to women interested in learning how investing works and taking guided action towards their financial success.

This Element is an excerpt from Homebuyers Beware: Who's Ripping You Off Now?--What You Must Know About the New Rules of Mortgage and Credit (ISBN: 9780137020164) by Carolyn Warren. Available in print and digital formats. The new rules of credit: what you need to know--and do--to get credit today! For many years, it seemed as if anyone could get credit--and they did. Well, we know how that turned out! In the fall of 2008, that house of cards came crashing down. Today, credit is king. What do you need to know about good credit in the new credit era?

Praying Through Your Pregnancy shows a mother how to provide an early head start for her child through the power of prayer. With fresh spiritual insight, each chapter reveals what is happening with the baby's development that week, starting with the very first moment of conception, when God begins the creation of either a boy or a girl. Readers will learn how the confidence they place in God affects the healthy development of their precious growing baby, and how to reduce their own stress and anxiety by looking to the Creator. In this interactive guidebook, the author shares excerpts from her pregnancy journal as an encouragement for women to write their own thoughts and feelings, and each chapter ends with a "Mother's Prayer" and "Scriptures for Meditation."

Home ownership has been widely regarded as the best financial investment in the pursuit of wealth accumulation. Americans believe that the appreciated value of a home provides a great hedge against inflation, giving homeowners an opportunity to make a profit when they sell the property. Today, two-

thirds of American families own their homes. Nearly 80 percent of the 78 million baby boomers are homeowners. Many of them have bought and sold several homes. Yet close to 90 percent of American families are broke. Nothing consumes more of our hard-earned money than home ownership. What if this popular, best investment choice is nothing more than a dangerous dream? Is home ownership simply a huge economic scam designed to keep buyers broke? Could homeowners be working to pay a mortgage that make their lenders rich while they stay poor? What if home equity is only an illusion? Could renters be in a better financial position than those who own their home? Renters Win, Homeowners Lose: Revealing The Biggest Scam In America is a bold approach in unraveling the long-term financial reality of home ownership in America. The book compares buying a home to renting and reveals that renters clearly have tangible, financial advantages over the majority of homeowners. Renters can truly be winners! Tables and models are used throughout the book to poignantly demonstrate that most homeowners receive no more than a zero percent return on their investment, and many lose money in the deal. Renters Win, Homeowners Lose: Revealing the Biggest Scam in America will get you to rethink the way you view home ownership versus renting. The book is a thought-provoking masterpiece. Presents a multitude of strategies for saving money instead of spending so much of it. Praying Through Your Pregnancy shows a mother how to provide an early head start for her child through the power of prayer. With fresh spiritual insight, each chapter reveals what is happening with the baby's development that week, starting with the very first moment of conception, when God begins the creation of either a boy or a girl. Readers will learn how the confidence they place in God affects the healthy development of their precious growing baby, and how to reduce their own stress and anxiety by looking to the Creator. In this interactive guidebook, the author shares excerpts from her pregnancy journal as an encouragement for women to write their own thoughts and feelings, and each chapter ends with a Mother's Prayer and Scriptures for Meditation. Praying Through Your Pregnancy was a 2011 Christian Book Award Finalist. This Element is an excerpt from Homebuyers Beware: Who's Ripping You Off Now?--What You Must Know About the New Rules of Mortgage and Credit (ISBN: 9780137020164) by Carolyn Warren. Available in print and digital formats. Three powerful, aggressive, and 100% legal ways to improve your credit rating--starting right now! Here's the reality--the insider information I never see written on credit bureau or government Web sites or so-called helpful articles about credit. Late payments may--not must--be

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reported to credit bureaus. And if someone at Visa wants to not report my one-day-late payment, that is their prerogative. It's not illegal and it's not lying....

[Some Quick, Easy Ways to Raise Your Credit Score](#)

[Revealing the Biggest Scam in America](#)

[The House Loan Process in Ten Easy Steps](#)

[How Washington Abandoned Main Street While Rescuing Wall Street](#)

[Repair Your Credit Like the Pros](#)

[A Week-by-Week Guide](#)

[106 Mortgage Secrets All Borrowers Must Learn - But Lenders Don't Tell](#)

[How a Gang of Wall Street Kingpins, Hedge Fund Magnates, Crooked Banks, and Vulture Capitalists](#)

[Suckered Millions Out of Their Homes and Demolished the American Dream](#)

[An Inspirational Week-by-Week Guide for Bonding with Your Baby](#)

[How to Get Approved for the Best Mortgage Without Sticking a Fork in Your Eye](#)

[How a Gang of Predatory Lenders and Wall Street Bankers Fleeced America--and Spawned a Global Crisis](#)

[Homebuyers Beware \(Intro & Chapter 1\): Getting the World's Cheapest Loan](#)

[250+ Ways to Buy Smarter, Spend Smarter, and Save Money](#)

This Element is an excerpt from Homebuyers Beware: Who's Ripping You Off Now?--What You Must Know About the New Rules of Mortgage and Credit (ISBN: 9780137020164) by Carolyn Warren.

Available in print and digital formats. The six questions you must ask before you refinance--and the answers that can save you a fortune! Working as a loan officer, I've advised homeowners not to refinance, even though it meant forgoing a commission. To determine whether refinancing is a good financial move, you must look at all sides of the equation, not just the monthly savings. Here are the six questions to ask when you're considering a refinance....

Since the first edition of the Encyclopedia of White Collar and Corporate Crime was produced in 2004, the number and severity of these crimes have risen to the level of calamity, so much so that many experts attribute the near-Depression of 2008 to white-collar malfeasance, namely crimes of greed and excess by bankers and financial institutions. Whether the perpetrators were prosecuted or not, white-collar and corporate crime came near to collapsing the U.S. economy. In the 7 years since the first edition was produced we have also seen the largest Ponzi scheme in history (Maddoff), an ecological disaster caused by British Petroleum and its subcontractors

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(Gulf Oil Spill), and U.S. Defense Department contractors operating like vigilantes in Iraq (Blackwater). White-collar criminals have been busy, and the Second Edition of this encyclopedia captures what has been going on in the news and behind the scenes with new articles and updates to past articles.

The definitive report on what caused America's economic meltdown and who was responsibleThe financial and economic crisis has touched the lives of millions of Americans who have lost their jobs and their homes, but many have little understanding of how it happened. Now, in this very accessible report, readers can get the facts. Formed in May 2009, the Financial Crisis Inquiry Commission (FCIC) is a panel of 10 commissioners with experience in business, regulations, economics, and housing, chosen by Congress to explain what happened and why it happened. This panel has had subpoena power that enabled them to interview people and examine documents that no reporter had access to. The FCIC has reviewed millions of pages of documents, and interviewed more than 600 leaders, experts, and participants in the financial markets and government regulatory agencies, as well as individuals and businesses affected by the crisis. In the tradition of The 9/11 Commission Report, "The Financial Crisis Inquiry Report" will be a comprehensive book for the lay reader, complete with a glossary, charts, and easy-to-read diagrams, and a timeline that includes important events. It will be read by policy makers, corporate executives, regulators, government agencies, and the American people.

"Carolyn Warren is my go-to expert for mortgage industry information. She not only helps you avoid rip-offs, she helps you know what questions to ask and how to ask them. Full of tips, scripts, and sample letters, "Homebuyers Beware" is an extremely valuable book that I recommend to all my readers!"--Alison Rogers, "Ask the Agent" columnist, CBS Moneywatch.com "In this fun-to-read volume, mortgage industry insider Carolyn Warren tells you what real estate cheats and mortgage scammers do NOT want you to know: the tricks, the deceptions, and the outright frauds that would otherwise add thousands, maybe tens of thousands of dollars to your mortgage. Get it. Read it. And take it to the mortgage broker with you. You'll be glad you did!" --Clayton Makepeace, The Total Package, Makepeacetotalpackage.com "In Homebuyers Beware, Carolyn Warren directs her keen eye at the mortgage and credit markets in the wake of the housing bubble. With an insider's knowledge, plenty of interesting anecdotes, and helpful reference information, Warren is a cheerful teacher leading readers down the path to homeownership and pointing out pitfalls along the way."--Ben Meyer, InternetBrands.com Get the Best Mortgage Deal in Today's

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Real Estate Markets--and Avoid a Whole New Generation of Scams! Exposes new secrets, lies, and scams the mortgage industry doesn't want you to know about Reveals how to save thousands right now by finding the best rate and negotiating the best deal Guides you step-by-step through improving your credit and preparing to buy, even if you've faced foreclosure Everything you thought you knew about financing a house has changed. Your future depends on knowing today's mortgage and credit realities: Relying on older information could cost you a fortune or keep you from buying a house altogether. In "Homebuyers Beware, "Carolyn Warren reveals the new realities of home financing and shows exactly how to take advantage of them, whether you're buying your first home, refinancing, struggling with imperfect credit, or planning to invest in real estate. "Homebuyers Beware "reveals new secrets homebuyers simply can't afford to miss and exposes new scams that target today's eager consumers--including new loans that look great on paper but are every bit as dangerous as yesterday's subprimes. Unlike other mortgage guides, this book fully reflects today's radically new mortgage requirements, in addition to the latest federal housing legislation and how to improve your credit rating. From its up-to-the-minute guidance on real estate negotiation to its powerful tips on getting lower interest rates and avoiding bogus junk fees, "this may be the most valuable book you ever read!" Who's ripping you off now "High-tech "smoke and mirrors" that can trick you into overpaying" Quick, easy, powerful ways to fix your credit "Innovative ways to raise your credit score or recover from a foreclosure or short sale" Uncovering the costly secrets of the Yield Spread Premium "Get past your banker's lies, learn the truth, and save a fortune" The latest laws and credit rules and what they mean to you "So-called anti-predatory laws and codes of conduct actually hurt homebuyers. Learn what you can do to protect yourself from big corporation greed." New plans for recovering from bad credit, foreclosures, or short sales "Step-by-step techniques that erase bad credit and raise your credit score faster than you ever thought possible. Learn how to recover from a foreclosure " Why the free-market system encourages so much trickery even as it creates so much good Ever since Adam Smith, the central teaching of economics has been that free markets provide us with material well-being, as if by an invisible hand. In Phishing for Phools, Nobel Prize-winning economists George Akerlof and Robert Shiller deliver a fundamental challenge to this insight, arguing that markets harm as well as help us. As long as there is profit to be made, sellers will systematically exploit our psychological weaknesses and our ignorance through manipulation and deception. Rather than being essentially benign and always creating the greater good,

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markets are inherently filled with tricks and traps and will "phish" us as "phools." Phishing for Phools therefore strikes a radically new direction in economics, based on the intuitive idea that markets both give and take away. Akerlof and Shiller bring this idea to life through dozens of stories that show how phishing affects everyone, in almost every walk of life. We spend our money up to the limit, and then worry about how to pay the next month's bills. The financial system soars, then crashes. We are attracted, more than we know, by advertising. Our political system is distorted by money. We pay too much for gym memberships, cars, houses, and credit cards. Drug companies ingeniously market pharmaceuticals that do us little good, and sometimes are downright dangerous. Phishing for Phools explores the central role of manipulation and deception in fascinating detail in each of these areas and many more. It thereby explains a paradox: why, at a time when we are better off than ever before in history, all too many of us are leading lives of quiet desperation. At the same time, the book tells stories of individuals who have stood against economic trickery—and how it can be reduced through greater knowledge, reform, and regulation.

This Element is an excerpt from *Homebuyers Beware: Who's Ripping You Off Now?—What You Must Know About the New Rules of Mortgage and Credit* (ISBN: 9780137020164) by Carolyn Warren. Available in print and digital formats. Don't put up with the financial services industry's rip-offs: Learn how to get an amazingly great deal on your next mortgage! When Leanne applied for a home loan, she didn't expect to get the runaround, lies, bait and switch, condescension, imbecilic answers, and meaningless fees. If you, like Leanne, just want a low rate and a fair deal, you'll benefit from knowing what happened to her—and how she ended up getting the world's cheapest loan.

Everything you thought you knew about financing a house has changed. Your future depends on knowing today's mortgage and credit realities: Relying on older information could cost you a fortune or keep you from buying a house altogether. In *Homebuyers Beware: Who's Ripping You Off Now? - What You Must Know About the New Rules of Mortgage and Credit*, Carolyn Warren reveals the new realities of home financing and shows exactly how to take advantage of them, whether you're buying your first home, refinancing, struggling with imperfect credit, or planning to invest in real estate. *Homebuyers Beware* reveals new secrets homebuyers simply can't afford to miss and exposes new scams that target today's eager consumers—including new loans that look great on paper but are every bit as dangerous as yesterday's subprimes. Unlike other mortgage guides,

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this book fully reflects today's radically new mortgage requirements, in addition to the latest federal housing legislation and how to improve your credit rating. Warren covers topics from real estate negotiation, to powerful tips on getting lower interest rates, to avoiding bogus junk fees, and everything in between:

- High-tech "smoke and mirrors" that can trick you into overpaying
- Quick, easy, powerful ways to fix your credit
- Uncovering the costly secrets of the Yield Spread Premium
- The latest laws and credit rules and what they mean to you
- New plans for recovering from bad credit, foreclosures, or short sales

"Carolyn Warren is my go-to expert for mortgage industry information. She not only helps you avoid rip-offs, she helps you know what questions to ask and how to ask them. Full of tips, scripts, and sample letters, Homebuyers Beware is an extremely valuable book that I recommend to all my readers!" --Alison Rogers, "Ask the Agent" columnist, CBS Moneywatch.com

"In this fun-to-read volume, mortgage industry insider Carolyn Warren tells you what real estate cheats and mortgage scammers do NOT want you to know: the tricks, the deceptions, and the outright frauds that would otherwise add thousands, maybe tens of thousands of dollars to your mortgage. Get it. Read it. And take it to the mortgage broker with you. You'll be glad you did!" --Clayton Makepeace, The Total Package, Makepeacetotalpackage.com

"In Homebuyers Beware, Carolyn Warren directs her keen eye at the mortgage and credit markets in the wake of the housing bubble. With an insider's knowledge, plenty of interesting anecdotes, and helpful reference information, Warren is a cheerful teacher leading readers down the path to homeownership and pointing out pitfalls along the way." --Ben Meyer, InternetBrands.com

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[Cut Your Top 5 Costs and Save Thousands](#)

[Who's Ripping You Off Now?--what You Must Know about the New Rules of Mortgage and Credit](#)

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[How Credit Attorneys and Certified Consultants Legally Delete Bad Credit and Restore Your Good Name](#)

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[Go from Beginner to Expert, Raise Your Credit Score, and Secure Your Finances](#)
[The Monster](#)

[Clark Howard's Living Large in Lean Times](#)

Good Morning America correspondent and ABC News columnist reveals tips for achieving unbelievable savings In this battered economy matters more to consumers than ever before. But most people are tired of hearing about all the small stuff, like skipping their morning and it didn't work. Americans want fresh, bold ideas and Save Big: Cut Your Top 5 Costs and Save Thousands has them. In fresh, engaging Leamy shows consumers how to save big on life's most important and costly items. Filled with actionable advice and the insider secrets hungering for, Save Big Details how to save a lot of money on a few things rather than merely saving a little on a bunch of small items saving money and the challenges consumers face Educates consumers on how to save thousands on the five things most people spend houses, cars, credit, groceries, and healthcare After the turbulent economic events of the recent past, more and more consumers are frugal and creative ways to save money. Save Big can help.

What is Gotcha Capitalism? Coughing up \$4 fees for ATM transactions. Iron-clad cell phone contracts you can't get out of with a crowd bucks for insurance you don't need on a rental car or forking over \$20 a day for supposedly "free" wireless internet. Every day we use and credit cards. Every day we book hotels and airline tickets. And every day we get ripped off. How? Here are just a few examples of how they get you: • You didn't fill up the rental car with gas? Gotcha! Gas costs \$7 a gallon here. • Your bank balance fell to \$999.99 for one day? It'll be \$12. • You miss one payment on that 18-month same-as-cash loan? Gotcha! That'll be \$512 extra. • You're one day late on that electric bill? All your credit cards now have a 29.99% interest rate. But not for much longer. In Gotcha Capitalism, MSNBC.com's "Red Tape Chronicle" Bob Sullivan exposes the ways we're all cheated by big business, and teaches us how to get our money back--proven strategies that can save you more than \$1,000 a year. From the Trade Paperback edition.

Who killed the economy? A page-turning, true-crime exposé of the subprime salesmen and Wall Street alchemists who produced the biggest scandal in American history "It's hard to have a guilty conscience if you don't have a conscience. Anything that benefited production - that benefited my wallet - I'd do it." The sales force at Ameriquest Mortgage took this philosophy to heart. They watched the Hollywood flick "Boiler Room" as a training tape, studying how to pitch overpriced deals to unsuspecting home owners. They learned how to forge mortgage paperwork and create fake documents in "cut-and-paste" operations they dubbed "The Lab" or "The Art Department." In this award-winning reporter Michael W. Hudson reveals the story of the rise and fall of the subprime mortgage business by chronicling the corporate empires: Ameriquest and Lehman Brothers. As the biggest subprime lender and Wall Street's biggest patron of subprime, Ameriquest and Lehman did more than any other institutions to create the feeding frenzy that emboldened mortgage pros to flood the nation with high-risk home loans. It's a tale populated by a remarkable cast of the characters: a shadowy billionaire who created the subprime industry out of the 1980s S&L scandal; Wall Street executives with an insatiable desire for product; struggling home owners ensnared in the most ingenious and investigators who tried to expose the fraud; politicians and bureaucrats who turned a blind eye; and, most of all, the drug-snorting salesmen who tell all about the money they made, the lies they told, the deals they closed. Provocative and gripping, The Monster is a story of bottom-feeding fraud and top-down greed that fueled the financial collapse.

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(ISBN: 9780137020164) by Carolyn Warren. Available in print and digital formats. Nine practical ways to raise your score--quickly and easily. Do you just love supporting the fat cats on Wall Street? Want more of your hard-earned money going to increase their profits? No? Then you need to raise your credit score so you can qualify for a lower interest rate and pay less. Your FICO score, developed by those thoughtful Fair Isaac Company, is....

Mortgage Rip-offs and Money Savers reveals how the mortgage industry cheats borrowers out of billions in extra costs every year. Mortgage industry insider Carolyn Warren taps her decade of experience with lenders to expose the tricks, lies, and dirty little secrets they don't want you to know. With expert guidance, borrowers will save tens of thousands when they avoid the traps so many consumers fall into. Having this inside information the way borrowers can truly get the best possible deal. This book presents that knowledge in an interesting and easy format that anyone can understand. Readers won't be victims of the mortgage industry with this invaluable resource in hand. Instead, they'll get the best possible rates, avoid traps, and get the great deal they deserve.

Build your credit profile in the best way so that you avoid mistakes and gain respect. Easy to read, down to earth. By the time you finish this book, you'll know more about how the credit system works than 98 percent of the U.S. population. You will be in control of your own credit score. With this knowledge, you can save tens of thousands of dollars on everything from auto insurance premiums to mortgage interest rates. Guidance from one of America's most beloved credit and mortgage experts, the author of Repair Your Credit Like the Pros. Carolyn Warren has been called a blessing, a goddess, and the Mother Theresa of mortgage loans. Bob Brinker of "Money Talk" radio rated her work "a 12 out of 10." Perfect for young adults opening credit cards, immigrants to the U.S., or anyone who wants to become an expert in how the credit scoring system works and take total charge of their finances.

The only guidebook that shows you how to finance any property--with or without bank approval Would you like to discover all of the mortgage secrets you can finance real estate? Want to learn how to cut your financing costs, avoid pitfalls, and negotiate the best terms? Then let Gary Eldridge's 106 Mortgage Secrets All Borrowers Must Learn--But Lenders Don't Tell, Second Edition guide you. Fully updated, this practical guide explains how the mortgage market really works. Unlike other mortgage guides, this book goes beyond traditional bank-originated loans and shows you how to use seller financing, assumables, subject-to, wraparounds, lease options, foreclosures, and other money-saving possibilities. 106 Mortgage Secrets protects you from the sharp practices of loan reps that have recently sparked Congressional hearings and multiple state investigations. This book shows how and why the right financing decisions can add tens (and sometimes hundreds) of thousands of dollars to your long-term net worth. With 106 secrets, you'll build the confidence and the knowledge to: * Increase your borrowing power * Obtain the lowest interest rate * Understand the pros and cons of ARMs * Cut (or eliminate) the cost of mortgage insurance * Save big with seller financing, assumptions, foreclosures, and wraparounds * Strengthen your credit profile and credit score * Avoid getting taken... by the fine print and garbage fees * Steer clear of scams and unscrupulous lenders * Accumulate wealth through homeownership and investment properties Simple, concise, and comprehensive, this book reveals the mortgage secrets property buyers need to know--especially the 106 financing secrets lenders too often omit.

[Some Aggressive Ways to Fix Your Credit](#)

[An Inspirational Week-by-Week Guide for Moms-to-Be](#)

[Final Report of the National Commission on the Causes of the Financial and Economic Crisis in the United States](#)

[The Financial Crisis Inquiry Report, Authorized Edition](#)

[How to Protect Your Personal Finances](#)

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The crucial information you need to secure a reliable loan modification and save your home Behind on your mortgage payments? Worried about losing your home? Don't panic. Loan Modification For Dummies gives you the reliable, authoritative, easy-to-understand guidance you need to apply for and secure a loan modification that lowers your monthly house payment and keeps you in your home. This practical, plain-English guide leads you step by step through the loan modification process, from contacting your lender to applying for a loan modification, evaluating the lender's initial offer, and negotiating a modification that lowers your monthly payment while helping you catch up on any past-due amounts. You'll learn how to communicate with your bank or loan servicer, recognize and avoid loan-modification scams, and find a knowledgeable loan modification specialist, if you choose not to do it yourself. Advice on determining whether you're likely to qualify for your lender's loan modification program Guidance on preparing and submitting a loan modification application that improves your chances of success Helps you figure out a monthly payment you really can afford Tips on modifying your loan even when you owe more than your home's current market value Negotiation advice for securing the best possible terms and lowest monthly payment Resources for contacting your lender, obtaining free or affordable third-party assistance, and getting government agencies on your side Read Loan Modification For Dummies and start saving your home today.

Did you know that over 50% of mortgages don't close? Do you know how much home you can buy? Do you know how much paperwork is involved? Most people don't know how much home purchasing power they have, how much to expect for closing costs (varies by state), or how much paperwork is involved when applying for a home loan. Most people have no idea the difference between loan programs from bank to bank, lender to lender, or broker to broker- or what the differences are between the main types of residential mortgage providers. Most people have no criteria for choosing a lender, the type of loan to seek, or how much down payment is best for them. For example, are there differences between the types of property that may affect down payment? The

mortgage industry is packed with nuance, which can lead to confusion for the consumer. While trying to buy a home, you may have people from many different professions telling you what you should do and how to make decisions-who should you listen to in which situations? Your most personal financial information is critical to the mortgage process and yet do you know who you are sending it to? What about mortgage insurance? Why is it required and when? The two questions I most often hear are: "What's the payment?" and, "What's the interest rate?" While these questions are important, there are several other questions that are just as critical: what is the right loan type for me; is there an up-front funding fee for this loan; what are the differences in available mortgage insurance; how will property type restrictions affect my loan; what are the pros and cons of this loan; what is the down payment requirement with this loan choice over another; what are the closing costs associated with each loan type; and, who is allowed to pay the closing costs? Successfully navigating the maze of questions, regulations, and requirements ultimately leads to a mortgage closing. Through over ten years of experience, thousands of clients, hundreds of Realtor and builder transactions (time line constraint purchases), and, as a licensed loan originator in 9 states and the District of Columbia, I have developed a wealth of knowledge about regulations and requirements. My commitment to client service and caring about their home buying experience has driven my passion for the individual personal experience in the mortgage industry and how the regulations and requirements affect real people in real time. With this book I'm privileged and excited to share my knowledge and experience with you. After reading this book, you will have an understanding of the big corporations that loan money to homebuyers, what other options you have and how to navigate government regulations and requirements to your advantage. I feel that an educated consumer is my best customer and I am happy to share these mortgage tools and tips with you in the hopes that you educate yourself and find the best mortgage and the mortgage professional that is right for you. In addition, I want you to know what to expect, what to ask, and, who to ask to get the answers you want and to understand what those answers really mean. With each chapter I will guide you through the mortgage process, from choosing between different loan types, to understanding the difference between a Good Faith Estimate and an Itemized Fee Worksheet, to the necessity of submitting certain documents in a particular method, and finally how to enter Closing Day stress-free and knowing that you have gotten the mortgage that makes the most financial sense for your future. The goal is to help you get the best mortgage possible for your individual needs and get to closing on time, stress free!

At his core, Pat Mazor is a teacher. That teaching takes many forms: books and articles, his webcasts, live seminars, belief systems change coaching, and his solo-entrepreneur success strategies work. In Mortgage Rip-

Offs: Learn the Secret to Saving Thousands Before You Apply, Pat shares his experience as a mortgage loan originator and takes the reader through the application, underwriting, and approval process step-by-step. He explains the key players: the loan originator, processor, and underwriter, as well as the differences between mortgage brokers, direct lenders, and investors. The real value in Mortgage Rip-Offs is found in two areas. The first is learning how to prepare to apply for a mortgage. That preparation saves the originator and processor time and creates a money-saving opportunity for you, the borrower. The second is in learning how mortgage companies and originators are compensated and, most important of all, that the amount of compensation can be negotiated and verified. When you know how to verify how much the mortgage company is charging you, you can take control of the entire transaction. Start to finish, Pat Mazor shows you how to apply for a mortgage loan, turns on the light by teaching you the buzz phrases that are intended to keep you in the dark, thoroughly explains each step of the process, and outlines what it takes to negotiate the best possible rate so you can literally save thousands of dollars. The information in Mortgage Rip-Offs is valuable and timeless. Even if you aren't planning to buy a home or refinance a mortgage now, Pat's tips can help you get better rates with other types of financing including credit cards and car loans.

This Element is an excerpt from Homebuyers Beware: Who's Ripping You Off Now?--What You Must Know About the New Rules of Mortgage and Credit (ISBN: 9780137020164) by Carolyn Warren. Available in print and digital formats. Ten powerful new ways to prevent or respond to identity theft--techniques you haven't already heard! You're sitting at the kitchen table sipping hot coffee, when, out of the blue, there's a loud banging at the front door. The police bust into the room shouting your name. One reads you your rights, while the other slaps handcuffs on your wrists. You're under arrest for the murder of two women. Sound far-fetched? Michael Berry of Arlington, Virginia, had his identity stolen by a convicted murderer....

This Element is an excerpt from Homebuyers Beware: Who's Ripping You Off Now?--What You Must Know About the New Rules of Mortgage and Credit (ISBN: 9780137020164) by Carolyn Warren. Available in print and digital formats. The simplest, clearest, quickest, step-by-step guide to today's home loan processes! I've seen loan process flowcharts so elaborate, I wonder if the author's purpose was to try to impress me with the complexity and enormity of their job. By contrast, here is a simple checklist that leads you through the steps, from start to finish. Step #1: Get a Good Faith Estimate and choose your loan officer....

Reveals the mishandling of the TARP bailout fund, sharing how Geithner and his team failed to fix flaws in the homeowner relief program and that the government served Wall Street's interests over the broader public.

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