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Confessions of a Mortgage Insider

Denny Andrews

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Confessions of a Mortgage Insider Denny Andrews
Confessions of a mortgage insider This is a story of the business practices, greed, lack of borrower knowledge and particularly the lack of loan officer education, knowledge and ethics that were extreme enough to sink the whole mortgage industry to its knees, bringing along with it the entire United States economy. Follow the trials and tribulations of a mortgage broker named Rick Agnew. You will laugh, cry, be shocked, amazed and then become mad as hell once you learn the real truth. Follow Rick from his first negotiations with the head of his university s finance department through the deals he made with his apartment manager to look the other way. The story continues through his career as he uncovers the corrupt and illegal practices of multiple industries and companies across the country. Follow Rick s twenty-year career in the mortgage industry, including a six-hour career as a mortgage banker. Share in the ethical dilemmas as Rick must choose between corporate America, the almighty dollar or his client s best interests. This exposé demystifies the mortgage business from its once respectable beginnings to the den of crooks it became right through the current industry meltdown that is affecting all of America. No industry is safe from Rick s insider s knowledge: Financial planning; the finance business; the car business; property insurance companies; credit reporting agencies; mortgage banking and especially the mortgage brokerage industry. Rick s critical observations and insight exposes them all. Rick holds nothing back as he describes his parties with a hired former professional gangster watching the door; death defying runs to the emergency room and vain practices to keep up appearances. Even his personal battle with cancer is out in the open. In a captivating and humorous way, you will learn gain experience in what to watch out for when dealing with all kinds of businesses. You will also learn from the beginning to the end what really happened to cause the eventual meltdown of an entire industry. Have you ever financed or refinanced a home? Or perhaps you have signed multiple documents wondering what you were signing, only to be told over and over again, Just sign here! Was it always in your best interest? After you read Rick s story, you ll understand and beware! It will change the way you look at borrowing forever. To disagree with Gordan Gecko (from the movie Wall Street), greed is not good.

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