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The Mortgage Game Manny Kagan, 2012-10-15 From his childhood of factory work in communist Latvia to his current life as one of the Bay Area's most respected and successful mortgage industry professionals Manny Kagan has enjoyed a colorful journey to the top. In this fascinating new book *The Mortgage Game* Manny shares not only his amazing life story but also his secrets to finding the best mortgages possible. It all boils down to his trademark Five Cs: Collateral, Capacity, Credit, Capital, and Character. Using real life examples Manny shows how he was able to overcome the minuses of some of his mortgage or refinance seeking clients and most clients have some minuses and turn them into pluses. Just about every mortgage lender working today talks about the Four Cs but Kagan takes it a step further and includes his own signature fifth C: character. This is the one that often makes the difference and it's the one that helped him become a leader in the industry. In this book Kagan pulls back the curtain and shares details of his own real estate transactions from the very first house he and his wife bought for their family to subsequent refinance deals he was able to close on a basket of rental properties. *The Mortgage Game* is a valuable tool for anyone who's thinking of investing in real estate or refinancing an existing loan. *The Mortgage Game* offers up to date information on the current marketplace along with clear explanations of how the market got itself into so much trouble. But this valuable book also offers more: it's the one reference guide every home buyer needs.

The New Mortgage Game Robert Irwin, 1982 **Who Stole the American Dream?** Hedrick Smith, 2013-08-27
Pulitzer Prize winner Hedrick Smith's new book is an extraordinary achievement: an eye-opening account of how over the past four decades the American Dream has been dismantled and we became two Americas. In his bestselling *The Russians* Smith took millions of readers inside the Soviet Union. In *The Power Game* he took us inside Washington's corridors of power. Now Smith takes us across America to show how seismic changes sparked by a sequence of landmark political and economic decisions have transformed America. As only a veteran reporter can, Smith fits the puzzle together starting with Lewis Powell's provocative memo that triggered a political rebellion that dramatically altered the landscape of power from then until today. This is a book full of surprises and revelations: the accidental beginnings of the 401(k) plan with disastrous economic consequences for many; the major policy changes that began under Jimmy Carter; how the New Economy disrupted America's engine of shared prosperity; the virtuous circle of growth and how America lost the title of Land of Opportunity. Smith documents the transfer of 6 trillion in middle class wealth from homeowners to banks even before the housing boom went bust and how the U.S. policy tilt favoring the rich is stunting America's economic growth. This book is essential reading for all of us who want to understand America today or why average Americans are struggling to keep afloat. Smith reveals how pivotal laws and policies were altered while the public wasn't looking; how Congress often ignores public opinion; why moderate politicians got shoved to the sidelines; and how Wall Street often wins politically by hiring over 1,400 former government officials as lobbyists. Smith talks to a wide range of people telling the stories of Americans high and low. From

political leaders such as Bill Clinton Newt Gingrich and Martin Luther King Jr to CEOs such as Al Dunlap Bob Galvin and Andy Grove to heartland Middle Americans such as airline mechanic Pat O Neill software systems manager Kristine Serrano small businessman John Terboss and subcontractor Eliseo Guardado Smith puts a human face on how middle class America and the American Dream have been undermined This magnificent work of history and reportage is filled with the penetrating insights provocative discoveries and the great empathy of a master journalist Finally Smith offers ideas for restoring America s great promise and reclaiming the American Dream Praise for Who Stole the American Dream A sweeping authoritative examination of the last four decades of the American economic experience The Huffington Post Some fine work has been done in explaining the mess we re in But no book goes to the headwaters with the precision detail and accessibility of Smith The Seattle Times Sweeping in scope Smith posits some steps that could alleviate the problems of the United States USA Today Brilliant a remarkably comprehensive and coherent analysis of and prescriptions for America s contemporary economic malaise Kirkus Reviews starred review Smith enlivens his narrative with portraits of the people caught up in events humanizing complex subjects often rendered sterile in economic analysis The human face of the story is inseparable from the history Reuters United States Investor ,1923 *Making Mortgages Work for You* Robert Irwin,1987 *The Pacific Reporter* ,1891 **Subject Catalog** Library of Congress,1976 The Surveyor ,1907 The Pacific Rural Press ,1921

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