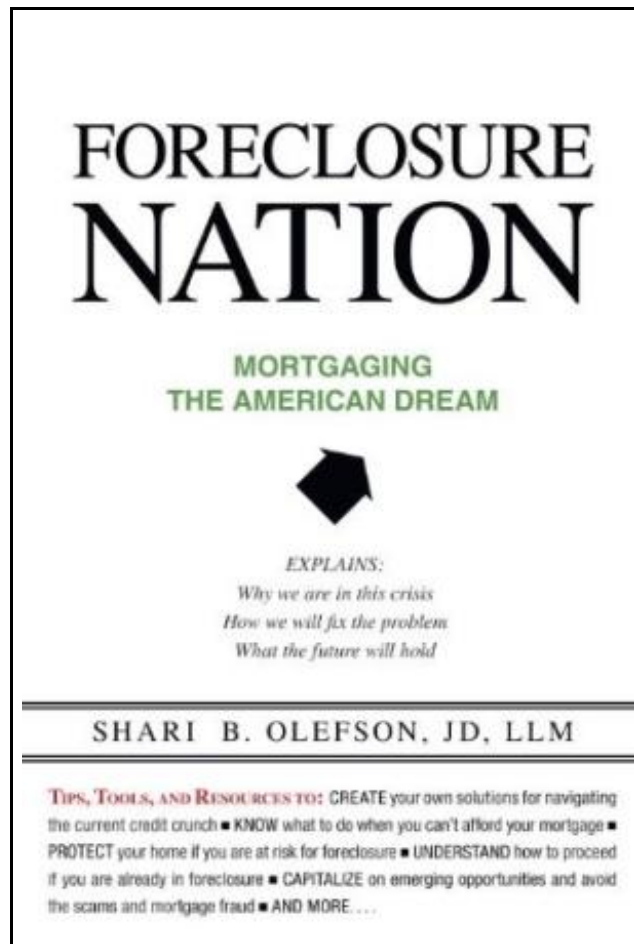


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Prometheus Books, United States, 2009. Paperback. Book Condition: New. 224 x 150 mm. Language: English . Brand New Book. The family residence is the backbone of the American economy, the most valuable and enduring asset for those who have achieved a financial foothold. Yet today record numbers of households confront foreclosure. In the next year it is estimated that over two million Americans will lose their homes and almost two billion dollars of wealth will disappear in the process. How did the traditional American Dream morph into a nightmare for so many? Real estate attorney and educator Shari B. Olefson, a recognized expert in the current mortgage crisis and its effects on homeowners, explains how America slipped to the edge of this dangerous stagnation-recession precipice. In plain language that is easily understandable to the average person, she clarifies legal and financial terminology and describes how our country's mortgage system really works. Utilizing real-life lender and borrower interviews, she exposes its intrinsic flaws and often discriminatory practices, from the mortgage application process to the securitization of bundled mortgages by large investment firms. She also provides evidence to show the government's and Wall Street's roles in both causing and solving the problem. Above all, Olefson offers expert tips, tools, and resources to help you: - Choose a mortgage professional and understand what's motivating him or her - Decide what mortgage product fits best and when to refinance - Get the best fees, interest rate, and service - Create your own solutions for navigating the credit crunch - Know what to do when you can't afford your mortgage - Protect your home if you are at risk of foreclosure - Understand how to proceed if you are already in foreclosure - Capitalize on emerging opportunities and avoid the...



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