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guilty conscience if you don't have a conscience Anything that benefited production that benefited me and benefited my wallet I d do it The sales force at Ameriquest Mortgage took this philosophy to heart They watched the Hollywood white collar crime flick Boiler Room as a training tape studying how to pitch overpriced deals to unsuspecting home owners They learned how to forge signatures on mortgage paperwork and create fake documents in cut and paste operations they dubbed The Lab or The Art Department In this stunning narrative award winning reporter Michael W Hudson reveals the story of the rise and fall of the subprime mortgage business by chronicling the rise and fall of two 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 high profit 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 ashes of the 1980s S Wall Street executives with an insatiable desire for product struggling home owners ensuared in the most ingenious of traps lawyers and investigators who tried to expose the fraud politicians and bureaucrats who turned a blind eye and most of all the drug snorting high living salesmen who tell all about the money they made the lies they told the deals they closed Provocative and gripping The Monster is a searing expos of the bottom feeding fraud and top down greed that fueled the financial collapse Sell Without Selling: The Secret to Closing Big Deals Effortlessly Silas Mary, 2025-02-20 Sales doesn't have to feel like a hard sell Sell Without Selling teaches you how to close deals with ease without using traditional aggressive sales tactics. This book shows you how to build authentic relationships provide value and guide potential customers to make decisions naturally Learn how to position yourself as a trusted advisor rather than a salesperson making the sales process feel seamless and effortless With these techniques you ll be able to close big deals and attract more customers all while maintaining integrity and authenticity in your approach Top 10 Secrets for Creating and Sticking to a Budget Successfully Diane Bailey, 2013-07-15 Navigating the financial world in the modern economy can be tough for teens Studies show that teens often don't understand the basics of creating and maintaining a budget This volume shares some creative and smart tips to help anyone interested in developing a budget to do just that The short to the point format makes for a quick informative read Quick tips and financial facts are included for fast reference to invaluable information Hair Refresh Mira Skylark, AI, 2025-03-13 Hair Refresh offers a fresh perspective on hair care focusing on maintaining healthy and vibrant hair between washes This self help guide explores how strategic use of dry shampoos hair mists and overnight treatments can revolutionize your hair care routine Learn how dry shampoos absorb excess oil hair mists revitalize and add shine and overnight treatments work while you sleep to combat dryness and frizz The book emphasizes personalized routines empowering you to make informed decisions based on your unique hair type and lifestyle This book challenges the conventional wisdom of daily hair washing advocating for a more sustainable and efficient approach to hair health Did you know that over washing can strip your hair of its natural oils leading to damage and dryness

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