

First Class Mortgage Solutions

Planter and Sugar Manufacturer
Journal of the Senate
The Solicitors' Journal and Reporter
Paris Letter
FCC Record
The Louisiana Planter and Sugar Manufacturer
Million Dollar Directory
The American Stationer
Community Banker
The Planter and Sugar Manufacturer
The Subprime Mortgage Meltdown
The Intelligent PC
Research Solutions to the Financial Problems of Depository Institutions
Mortgage Banking
Homewreckers
Ethics in Banking
The Education Outlook
Congressional Record
Genesee County, Michigan City Directory
Assembly
The National Building & Loan Herald
D and B Million Dollar Directory
Paris Letter
Sanitary and Heating Age
Railway Locomotives and Cars
A Structural Econometric Model of Price Discrimination in the Mortgage Lending Industry
Standard & Poor's Creditweek
Michigan State Business Directory
Business Week
Financial Peace Revisited
Official Gazette of the United States Patent and Trademark Office
Oakland County Telephone Directories
Gas Age
Disruptive Fintech
Real Estate Today
The Total Money Makeover
Accountancy Problems
Plunkett's Banking, Mortgages & Credit Industry Almanac 2010
The Gas Age
The Law Times

Planter and Sugar Manufacturer

Journal of the Senate

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Paris Letter

The solution to the uninhibited lending that was commonplace before the financial crisis has been to introduce tighter regulation to ensure robustness within banks. However, this solution has overlooked the underlying problem of ethical failure in the industry. In the wake of numerous bank collapses, many survivors continue in unprincipled conduct because ethical virtues have not been instilled. This book investigates the ethical basis of banking practice. It explores the conflict between the interests of banks and their customers, and how this conflict plays out in relation to the lending policies and fee structures of banks. Where such lending policies have a significant effect on banks, their customers and a range of stakeholders, the author investigates the views of leading bankers on their lending practices. The author then goes on to debate the events of the global financial crisis from a moral perspective, and argues that ethical failure triggered the American sub-prime calamities which have devastated homeowners and the global economy. The book argues that American banks and regulators both operated on the erroneous supposition that the quest after extreme profits would be restrained by free market forces. Where banks have a central role and importance in all commerce and hence in all societies, the author concludes by revealing a set of virtues that are necessary for banks to espouse moral conduct. He suggests that these virtues can be embedded through leadership and cultural change, with the aim of developing an account of the virtues appropriate to bankers and banking.

FCC Record

The Louisiana Planter and Sugar Manufacturer

Million Dollar Directory

The American Stationer

Includes summaries of proceedings and addresses of annual meetings of various gas associations. L.C. set includes an index to these proceedings, 1884-1902, issued as a supplement to Progressive age, Feb. 15, 1910.

Community Banker

Offers the information you need to know about the business of banking, credit cards, mortgages and lending, including: money center banks; regional banks; savings associations; and, globalization of the banking and lending industries, including our profiles of nearly 350 of the world's leading international banking firms.

The Planter and Sugar Manufacturer

The Subprime Mortgage Meltdown

The Intelligent PC

Research Solutions to the Financial Problems of Depository Institutions

Mortgage Banking

Homewreckers

Ethics in Banking

A strategy for changing attitudes about personal finances covers such topics as getting out of debt, the dangers of cash advances and keeping spending within income limits.

The Education Outlook

Congressional Record

Genesee County, Michigan City Directory

Assembly

The National Building & Loan Herald

D and B Million Dollar Directory

Paris Letter

Sanitary and Heating Age

A practical financial guide covers such topics as eliminating debt, investing simply, making sound financial decisions, and revolutionizing relationships with the flow of money.

Railway Locomotives and Cars

A Structural Econometric Model of Price Discrimination in the Mortgage Lending Industry

Standard & Poor's Creditweek

Michigan State Business Directory

Business Week

Financial Peace Revisited

Official Gazette of the United States Patent and Trademark

Office

"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.

Oakland County Telephone Directories

Gas Age

Disruptive Fintech

Real Estate Today

The Total Money Makeover

This book provides a practical analysis of the typical assets and funding sources of depository institutions—with a particular emphasis on mortgage-related investments. State-of-the-art valuation models (that incorporate both call and default risk) are included, as are extensive data for practical estimation of model parameters. The analysis of the funding problems focuses on new equity issues and valuation. In addition, hedging decisions are analyzed, and a creative solution to the deposit insurance crisis is suggested that allows government insurance without risk or cost to taxpayers.

Accountancy Problems

Plunkett's Banking, Mortgages & Credit Industry Almanac 2010

The Gas Age

The Law Times

Throughout history, innovators have disrupted existing financial services norms to change the landscape of the marketplace. Disruptive Fintech briefly traces fractional reserves, the creation of bank currency that traded at a premium to bullion value, central bank regulation, securitization of assets and loans, the current state of digital currency and electronic payments. The author then looks toward the future of fintech and the forces of disruption that will change the landscape of financial life as we know it. Using over 100 interviews with thought leading CEOs, this book develops a methodology to identify financial services that are ripe for innovation and discusses how innovative thinking can be used as a disruptive weapon to attack incumbents and create effective new fintech models. The book discusses How to relate historical innovations and disruptions in financial services to the current landscape How to follow a process to identify the threats facing incumbent processes and businesses, and how innovative thinking can be used as a disruptive weapon to attack incumbents and create effective new fintech models How many fintech innovations will be constructed by re-arranging or re-purposing existing core processes In this insightful book, author James Deitch, CPA CMB, argues that some of today's high-flying fintech innovators will flourish, but many may perish as the fire of innovation consumes those fintechs that are slow to monetize their promises.

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