



My Life In Mortgage Banking

Ms Faith A. Copley

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What went wrong in America's mortgage lending business? Should we have seen it coming? One finance professional, not an outsider journalist, but an eyewitness with a wide range of experience working for lenders in three different regions of the country knows: She watched it happen. She takes her readers on a tour of banking's devolution from the pre-Resolution Trust days of the savings and loan crisis of the 1980s to the events leading up to the current mortgage/financial meltdown, the tsunami that started in this country and has been taking down whole economies in other parts of the world as well. From her sales in real estate to her rise through the ranks of traditional lenders on the operations side and finally being trapped inside the nightmare of subprime lenders, from appraisals to loan originations, with misguided and greedy managers and foolishly naïve mortgage applicants, she tells it all, explaining the process, the dysfunction, and the self-destructive behavior of banks, loan companies and individuals, utilizing a wry sense of humor and sharp observations to tell her story. Along with the unraveling of the financial and home finance sector, the final meltdown took out managers, employees and even banks once considered too established or too big to fail, dragging everyone down into the vortex of market misery. If you have ever wondered what was going on inside the tidy little brick and mortar offices, and if any employee on the inside ever saw it coming and tried to stop what was happening, here is the hidden camera and the chronicle of a disaster through her eyes.

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