



Liar Loan

MR. Jason R Reid

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Big banks and Wall Street did not act alone in creating our "Great Recession." They had partners. Hundreds of boiler room operations sprung up across the USA jammed with money-hungry twentysomethings fresh from parking cars, trained for 30 days and then let loose to sell just about anyone into refinancing their home. Jim Roberts, CEO of fictional Katana Mortgage, knew his firm was perfectly placed to ride the wave of loose money and virtually non-existent regulations to become a major player in the developing subprime market. Driven by greed and an insatiable appetite for closing deals, he turned his salesfloor into a place where a young man's fortune could be made...as long as his conscience was checked at the door. But with margin calls coming in from his broker, a potential buyer suspicious of his books, a looming mutiny from his top salesman, and with his marriage falling apart, Jim faces the greatest challenge of his life to just hold everything together. In an industry where everyone lies, does he have a chance of discovering the truth about what's important in life? Liar Loan steps behind the curtain and shows readers the inner workings of a retail mortgage operation where hard-selling closers with little or no banking experience transformed an industry and nearly toppled the largest economy in the world...all by convincing unqualified individual homeowners to use their home as an ATM. Although a work of fiction, the Liar Loan story mirrors what really happened, hundreds of times over. In many ways, it continues to this day.

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