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Mortgaged and Armed

Peter Hebert



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The central thesis for this book is that a lack of mortgage finance literacy in the general public coupled with underhanded tactics in the financial sector's mortgage industry sets up borrowers for repeated refinances, loss of wealth accumulation, and foreclosures. MORTGAGED AND ARMED is a consumer-oriented manifesto to empower households and real estate investors to regain and maintain control when going toe-to-toe with any financial institution. It is difficult to find reliable information regarding mortgages, finance, and the economy in todays "full spin" information-saturated society. This book dispels the corporate, trade association, and media-driven myths and misinformation. It carefully analyzes the tactics lenders use in their relentless warfare against the household, and empowers families and investors to fight back. The book can be read over a weekend. People are going to want to reread sections and use the text as an ongoing reference manual. Putting the suggestions into action will force a paradigm shift. As enough people begin to heed this call, the financial sector's war on the American household will fade into skirmishes.

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