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function is to participate in the growth of our communities, and in the process, enhance the company ' s long-run profitability, return on assets, and return on equity.

Section 2.06 Key Loan Program -
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Property developer Suntrust
Properties, Inc. (SPI) held its joint
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Local Business Partners 1st, 2nd, 3rd Quarter awards and Christmas party last November 27 in Taguig. SPI salutes its brokers and business partners who made an exemplary sales performance for the year. “ We want to acknowledge all of you for your contribution towards the growth

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Break into the brokerage business.
Here is a step-by-step handbook to
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joining this elite group. Written by an accomplished mortgage broker with more than 15 years in the business and 2,000 deals to his credit, this book covers everything from whether or not real estate financing is the right career move to how to master the skills necessary to be successful. *

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Overview of a day in the life of a mortgage broker-including the pros and cons of the career * A self-test to help readers determine if the brokerage business is right for them * Licensing and educational requirements, advice on successful networking, and basic mortgage

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information * In 2004, there were over \$3.8 trillion in mortgage originations nationwide-an all-time record- according to The Mortgage Bankers Association

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responsibilities at the both large and small firms.

The investment and securities industry is rebounding from the dismal markets of the early 2000s. Improved corporate profits, low interest rates and efforts to improve

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corporate governance have led the way, despite recent scandals in the mutual funds industry. Meanwhile, the investment industry is increasingly a global business. This is partly due to the needs of multinational corporations to list their stocks or issue debt in more than one nation.

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For example, ADRs (American Depository Receipts) are increasingly popular instruments. Cross-border investments and acquisitions continue at a rapid pace. Discount brokerages are enjoying improved levels of trading, while investment banks are developing new ways to create

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lucrative fees. This carefully-researched book (which includes a database of leading companies on CD-ROM) is a complete investments, securities and asset management market research and business intelligence tool-- everything you need to know about the business of

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investments, including: 1) Investment banking, 2) Stock brokers, 3) Discount brokers, 4) Online brokers, 5) Significant trends in financial information technologies, 6) Asset management, 7) Stock ownership by individuals and households, 8) 401(k)s and pension plans, 9) Mutual

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funds, 10) ETFs (Exchange traded funds), 11) ECNs (Electronic Communication Networks), 12) Developments at the NYSE and other exchanges. The book includes a complete chapter of vital industry statistics, an industry glossary, a complete list of industry contacts such

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as industry associations and government agencies, and our in-depth profiles of more than 300 leading firms in the investment and asset management business. A CD-ROM database of these firms is included with the book.

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The lending industry is comprised of a wide variety of sectors, such as banking, credit cards, mortgages, leasing and consumer finance. Many of these sectors have interconnections and synergies. In addition, a large number of related services and technologies have a major influence

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on the lending and credit business. These services include e-commerce, credit risk analysis, call centers and information technologies. Rapid changes have taken place in lending in recent years. For example, large amounts of business and consumer debt are now syndicated or

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securitized. Meanwhile, non-bank firms, such as GE, have become immense competitors in the lending arena, and international acquisitions are shaping up the globalized banking industry of the near future. This carefully-researched book (which includes a database of leading

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companies on CD-ROM) is a banking, credit and mortgages market research and business intelligence tool-- everything you need to know about the business of banking, credit cards, mortgages and lending, including:
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the banking and lending industries, including our profiles of 331 of the world's leading international banking firms; Mortgage banking and brokerage; Home equity loans; Credit cards; Lending and other services provided by non-bank enterprises; Significant trends in banking and

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lending technologies; Risk analysis, payment processing, call centers and other support services; Online banking trends; ATM trends and technologies; Banking industry software.

Provides information on activity,

Page 56/61

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recent developments, sales history, earnings, dividends, share prices, and rankings for five hundred top corporations

The truth behind the causes and effects of America's economic downturn. The Complete Idiot's

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Guide® to the Financial Crisis explains the root causes and connects the events and issues with the problems that have confronted Americans over the course of more than a year, giving readers an unvarnished, unbiased, and in-depth analysis of the factors that lead up to

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the crisis, the major events that defined it, and the decisions and ramifications that resulted from it.

?Interest in the financial crisis continues to build with several high-profile books and an HBO movie due out in 2010, as well as the success of Michael Moore's *Capitalism: A Love*

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Story ? Much of the financial crisis writing to date has been of the breaking news variety - this book will be one of the first books published after the smoke has cleared to offer a comprehensive analysis of what happened and how

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