



American Nightmare: Predatory Lending and the Foreclosure of the American Dream

Richard Lord

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Homeowners who can't borrow from banks have long turned to the subprime lending industry for mortgages. Increasingly, that industry has turned on them by charging outrageous fees and usurious interest, and then taking their homes through foreclosure. Richard Lord explores the spread of predatory lending practices. And it tells the stories of borrowers who've been taken, contractors and brokers who've been co-opted, lenders who've cheated—and the world's biggest financial titans, who've cashed in. A battle is taking shape that could determine whether home ownership for working people will be an achievable dream or an American nightmare.

Richard Lord is a writer for the *Pittsburgh City Paper* whose work on subprime lending has won numerous awards.

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