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lending environment many people believe that their hopes and dreams of home ownership must be deferred or forgotten It seems as if the doors to obtaining mortgage financing have been locked shut But with the right keys you can open any door that s why You Can Achieve The American Dream With the Right Keys is a must read for anyone wanting to purchase a home become a real estate investor refinance their current home or modify the terms of their mortgage to avoid foreclosure or to simply lower their monthly mortgage payment Are you one of the millions of people who have put your dream of buying a home on hold due to the belief that mortgage lenders are not approving anyone unless they have a 700 plus credit score Do you need to refinance your home to a lower interest rate or before your adjustable rate mortgage increases but you feel that the value of your home may have decreased Or is your family one of the millions of families that are struggling to pay their mortgage or ever several months behind on your mortgage and you re wondering what can you do to avoid foreclosure and save your home Wonder and search no more the keys to getting your mortgage company to say yes are in your hands Over the past 20 years James Rivers has assisted in making the dreams of thousands of families a reality His clients range from families on fixed incomes who needed a mortgage to purchase a 40 000 home to professional athletes and entertainers in need of financing to purchase multi million dollar homes James often recounts assisting one of his first families with buying their very first home It was the home that the family had driven by and dreamed of one day owning Their dream came true Although the economic climate and the mortgage industry has changed over the years James Rivers passion for helping

people obtain the mortgage financing that best fits their needs has not In his book You Can Achieve The American Dream With The Right Keys he shares his wealth of knowledge and insight in a very straight forward and honest approach His book provides a clear step by step road map to anyone wanting to purchase a home become a real estate investor refinance their current home or modify the terms of their mortgage to avoid foreclosure or to simply reduce their monthly mortgage payment To find out more visit his website [www.AchieveTheAmericanDream.com](http://www.AchieveTheAmericanDream.com)     *"Code of Massachusetts regulations, 2016"* ,2016 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020     **"Code of Massachusetts regulations, 2015"** ,2015 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020     **"Code of Massachusetts regulations, 2013"** ,2013 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020     **"Code of Massachusetts regulations, 2012"** ,2012 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020     **Black Enterprise** ,1999-02 BLACK ENTERPRISE is the ultimate source for wealth creation for African American professionals entrepreneurs and corporate executives Every month BLACK ENTERPRISE delivers timely useful information on careers small business and personal finance     **The Responsible Homeowner Refinancing Act of 2012** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,2013     **"Code of Massachusetts regulations, 2006"** ,2006 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020     *"Code of Massachusetts regulations, 2007"* ,2007 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020     *Black Enterprise* ,1999-02 BLACK ENTERPRISE is the ultimate source for wealth creation for African American professionals entrepreneurs and corporate executives Every month BLACK ENTERPRISE delivers timely useful information on careers small business and personal finance     **The Code of Federal Regulations of the United States of America** ,2007 The Code of Federal Regulations is the codification of the general and permanent rules published in the Federal Register by the executive departments and agencies of the Federal Government     **"Code of Massachusetts regulations, 2001"** ,2001 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020

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