

Fannie Mae Self Employed Guidelines

Tips About Home Equity Loans You Can't Afford to Miss
The Truth About Lending: Ten Steps for Home Buyers Loan Officer Training U.S. Partnership Return of Income Quick Cash in Foreclosures **The Mortgage Game Regaining the Dream**
Federal Rules of Criminal Procedure - December 1,2010 No Barrier Can Contain It *Why Physician Home Loans Fail* **The Circle** Unpacking My Library **My First Home** *The Constant Sinner* Special Volunteer Programs South-Western Federal Taxation 2018: Comprehensive **Privatization of Fannie Mae and Freddie Mac Impossible Subjects Guaranteed to Fail Too Much of a Good Thing Selected Works of Edythe Mae Gordon** *The Day I Gave My Stuff Away* Real Estate Appraisal Reform Act of 1987 *Mae West* **Prudential Management and Operations Standards (Us Federal Housing Finance Agency Regulation) (Fhfa) (2018 Edition)** **Mortgage Fraud and Its Impact on Mortgage Lenders** *Legislative Proposals on Reforming Mortgage Practices* *The Financial Crisis Inquiry Report, Authorized Edition* *Filipinos in Los Angeles* **Claws and Effect** **Technical Guide for Determining Income and Allowances for the HOME Program On the Wings of Imagination** **A Seminole Legend** Out of the Fire *Surviving Mae West* **Effie Mae** Soldiers' and Sailors' Civil Relief Act **Mae West** **Border Capitalism, Disrupted Unaccompanied Minor**

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Prudential Management and Operations Standards (US Federal Housing Finance Agency Regulation) (Fhfa) (2018 Edition)

Oct 10 2020 Prudential Management and Operations Standards (US Federal Housing Finance Agency Regulation) (FHFA) (2018 Edition) The Law Library presents the complete text of the Prudential Management and Operations Standards (US Federal Housing Finance Agency Regulation) (FHFA) (2018 Edition). Updated as of May 29, 2018 Section 1108 of the Housing and Economic Recovery Act of 2008 (HERA) amended the Federal Housing Enterprises Financial Safety and Soundness Act of 1992

(Safety and Soundness Act) to require the Federal Housing Finance Agency (FHFA) to establish prudential standards (Standards) relating to the management and operations of the Federal National Mortgage Association (Fannie Mae), Federal Home Loan Mortgage Corporation (Freddie Mac), and Federal Home Loan Banks (Banks) (collectively, regulated entities). This final rule implements those HERA amendments by providing for the establishment of the Standards in the form of guidelines, which initially are set out in an appendix to the rule. The final rule includes other provisions relating to the possible consequences for a regulated entity that fails to

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operate in accordance with the Standards. This book contains:

- The complete text of the Prudential Management and Operations Standards (US Federal Housing Finance Agency Regulation) (FHFA) (2018 Edition) - A table of contents with the page number of each section

Mae West Aug 27 2019

Surviving Mae West Nov 30 2019 "Tess, a West Virginian in New York City, finds herself facing life as a prostitute in seedy brothels. A number of trials test her in every way, leading to both understanding and misunderstanding among her friends and her family. Tess tells these stories of pain, joy, depression, loneliness and endurance in her journal. With the shadow of the Appalachians ever calling her back home, she desperately struggles to claim her individuality in a world of debauchery without the painful remnants of her past and fear of a fragmented future overwhelming her."-- BOOK JACKET.

Privatization of Fannie Mae and Freddie Mac Jun 17 2021

This report demonstrates that a significant proportion of prospective homeowners remains underserved by the mortgage finance industry. The report reviews and evaluates the framework of housing goals that has been established by Fannie Mae and Freddie Mac. It finds that the housing goals represent a promising approach to focusing their resources on the mortgage credit needs of homebuyers.

Such a programmatic emphasis by these enterprises represents an appropriate exchange for the benefits that they receive through their ties with the Federal government.

Why Physician Home Loans

Fail Jan 25 2022 AT LAST—A

NO B.S. GUIDE FOR

PHYSICIANS. Look behind the curtains of MORTGAGE

BANKING, discover the REAL

LANDMINES and learn how to

make a FLAWLESS HOME

PURCHASE. In the post-

meltdown world of mortgage

banking, physicians face more

challenges and have a higher

rate of underwriter decline

than any other professional.

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client we advise. It's shocking but true. Spend a few minutes in physician chat rooms where the topic is "mortgage" and you are likely to read nightmare after nightmare horror story. It's emotionally devastating to see what a botched home loan and closing can do to a family. Within these pages, seasoned physician mortgage professional and fourth-generation Utah real estate investor, Josh Mettle, exposes the land mines and provides unique solutions to seamlessly overcome the pitfalls nearly all physicians face. YOU WILL LEARN:

- How to avoid the landmines that most commonly lead to surprising last minute declines.
- How student loans (including IBR and deferment) affect how you qualify for financing.
- How to find a true mortgage and real estate specialist in your hometown.
- What specifically to look for in a real estate and mortgage advisor.
- A step-by-step guide, which virtually guarantees you a flawless home purchase. The challenges you're likely to face

are commonplace within your field, but can be embarrassing, expensive, and painful to learn firsthand. There is no bigger disappointment than finding out your loan was declined by an underwriter at the last minute forcing you to scramble to find temporary housing. Avoid that agony by educating yourself with a few simple precautions contained within these pages. Physician home loans are a "niche" loan practice, which is why you won't find the information contained in this book anywhere else. When it comes to securing a physician home loan you don't need a general practitioner, you need a super specialist.

[Special Volunteer Programs](#)

Aug 20 2021

Filipinos in Los Angeles Jun 05 2020 Examines the migration of Filipinos into the United States, particularly in and around Los Angeles, where the early part of the twentieth century saw these newcomers filling important service-oriented industries, and now find Filipinos contributing to all

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aspects of life and culture in the area. Original.

Real Estate Appraisal Reform Act of 1987 Dec 12 2020

Selected Works of Edythe Mae Gordon Feb 11 2021 This volume includes three stories and thirteen poems and the first publication of Gordon's theses, "The status of the Negro woman in the United States from 1619-1865."

Legislative Proposals on Reforming Mortgage Practices Aug 08 2020

U.S. Partnership Return of Income Jul 31 2022

Federal Rules of Criminal Procedure - December 1,2010 Mar 27 2022

Claws and Effect May 05 2020 CLAWS AND EFFECT Winter puts tiny Crozet, Virginia, in a deep freeze and everyone seems to be suffering from the winter blahs, including postmistress Mary Minor "Harry" Haristeen. So all are ripe for the juicy gossip coming out of Crozet Hospital-until the main source of that gossip turns up dead. It's not like Harry to resist a mystery, and she soon finds the

hospital a hotbed of ego, jealousy, and illicit love. But it's tiger cat Mrs. Murphy, roaming the netherworld of Crozet Hospital, who sniffs out a secret that dates back to the Underground Railroad. Then Harry is attacked and a doctor is executed in cold blood. Soon only a quick-witted cat and her animal pals feline Pewter and corgi Tee Tucker stand between Harry and a coldly calculating killer with a prescription for murder.

Guaranteed to Fail Apr 15 2021 Why America's public-private mortgage giants threaten the world economy—and what to do about it The financial collapse of Fannie Mae and Freddie Mac in 2008 led to one of the most sweeping government interventions in private financial markets in history. The bailout has already cost American taxpayers close to \$150 billion, and substantially more will be needed. The U.S. economy--and by extension, the global financial system--has a lot riding on Fannie and Freddie. They cannot fail, yet

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that is precisely what these mortgage giants are guaranteed to do. How can we limit the damage to our economy, and avoid making the same mistakes in the future? Guaranteed to Fail explains how poorly designed government guarantees for Fannie Mae and Freddie Mac led to the debacle of mortgage finance in the United States, weighs different reform proposals, and provides sensible, practical recommendations. Despite repeated calls for tougher action, Washington has expanded the scope of its guarantees to Fannie and Freddie, fueling more and more housing and mortgages all across the economy--and putting all of us at risk. This book unravels the dizzyingly immense, highly interconnected businesses of Fannie and Freddie. It proposes a unique model of reform that emphasizes public-private partnership, one that can serve as a blueprint for better organizing and managing government-

sponsored enterprises like Fannie Mae and Freddie Mac. In doing so, Guaranteed to Fail strikes a cautionary note about excessive government intervention in markets.

The Circle Dec 24 2021 A bestselling dystopian novel that tackles surveillance, privacy and the frightening intrusions of technology in our lives—a “compulsively readable parable for the 21st century” (Vanity Fair). When Mae Holland is hired to work for the Circle, the world’s most powerful internet company, she feels she’s been given the opportunity of a lifetime. The Circle, run out of a sprawling California campus, links users’ personal emails, social media, banking, and purchasing with their universal operating system, resulting in one online identity and a new age of civility and transparency. As Mae tours the open-plan office spaces, the towering glass dining facilities, the cozy dorms for those who spend nights at work, she is thrilled with the company’s modernity and activity. There are parties

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that last through the night, there are famous musicians playing on the lawn, there are athletic activities and clubs and brunches, and even an aquarium of rare fish retrieved from the Marianas Trench by the CEO. Mae can't believe her luck, her great fortune to work for the most influential company in the world—even as life beyond the campus grows distant, even as a strange encounter with a colleague leaves her shaken, even as her role at the Circle becomes increasingly public. What begins as the captivating story of one woman's ambition and idealism soon becomes a heart-racing novel of suspense, raising questions about memory, history, privacy, democracy, and the limits of human knowledge.

Tips About Home Equity Loans You Can't Afford to Miss Nov 03 2022 A home equity loan helps you to release the equity tied-up in your home. That is, if you have sufficient equity in your home to secure the home equity loan that you apply for. Thus taking

an equity loan makes one free of debt and helps one save money. Discover everything you need to know by grabbing a copy of this ebook today. [Soldiers' and Sailors' Civil Relief Act Sep 28 2019](#) **Regaining the Dream** Apr 27 2022 The authors argue that, despite the downturn in the real estate market and the economy in general, affordable lending to home buyers can continue without all the risk-taking that led to the problems in the first place. Original. **Unaccompanied Minor** Jun 25 2019 Fourteen-year-old April May Manning spent her life on airplanes with her flight attendant parents. When her father dies in a crash, April's mom marries a pilot who turns out to be an abusive jerk, and gets Mom confined to a psychiatric hospital. So April takes off, literally, living on airplanes, using her mother's flight benefits, relying on the flight crews who know she's been shuttling between divorcing parents for a year. Then, there's a hijacking, but why is April's "dad" on board?

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April flees to the cargo hold with another unaccompanied minor she's met before, and they fight to thwart the hijackers, faking a fire, making weapons from things they find in luggage. At last, locked in the cockpit with a wounded police officer, the boy, and his service dog, April tries to remember everything her parents said to do in a crisis above the clouds. But she knows it won't be enough.

Too Much of a Good Thing

Mar 15 2021 Before Madonna, before Marilyn, there was Mae. The impact of Mae West - through her films, attitude, and aphorisms ("Too much of a good thing can be wonderful"; "Is that a gun in your pocket, or are you just glad to see me?") - continues to reverberate through American popular culture more than fifteen years after her death. In *Too Much of a Good Thing*, Ramona Curry examines the interplay between West's bawdy, worldly persona and twentieth-century gender and media politics. Although West has remained an important

figure, her image has fulfilled varied cultural functions. In the thirties, she was a lightning rod for debates over morality and censorship. In the seventies, the complexity of her portrayal of gender made her a controversial figure for both the gay rights and feminist movements. Curry not only analyzes the symbolic roles West has occupied, arguing that the entertainer represents a carefully orchestrated transgression of race, class, and gender expectations, she also illustrates how icons of pop culture often distill contested social issues, serving diverse and even contradictory political functions. A pithy and innovative look at what Mae West means, *Too Much of a Good Thing* is must reading for fans, film buffs, and anyone interested in how popular culture evolves and circulates in the United States.

**Technical Guide for
Determining Income and
Allowances for the HOME
Program** Apr 03 2020

Loan Officer Training Sep 01
2022 Thinking about a career

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as a residential mortgage loan officer? Our Manual provides loan officer training and mortgage broker training for individuals at every level of the mortgage industry—from basic training for those just starting out

A Seminole Legend Jan 31 2020 Discusses the life of Native American Betty Mae Jumper, highlighting her various occupations, her storytelling abilities, and her family's turbulent Seminole history.

South-Western Federal Taxation 2018: Comprehensive Jul 19 2021 Master contemporary tax concepts and gain a thorough understanding of today's ever-changing tax legislation with SOUTH-WESTERN FEDERAL TAXATION 2018: COMPREHENSIVE VOLUME, 41E. Renowned for its understandable and time-tested presentation, this complete book offers the most effective solution for comprehending individual taxation, C corporations, taxes on financial statements, and

flow-through. Timely coverage addresses the latest tax legislation for both individual taxpayers and corporations, as of the time of this edition's publication. Exceptional learning features, such as Big Picture examples, memorable tax scenarios, and What If? case variations, clarify concepts. Readers find numerous opportunities to sharpen skills in critical-thinking, writing, and online research that are important for career success as a tax practitioner today. Important Notice: Media content referenced within the product description or the product text may not be available in the ebook version.

The Constant Sinner Sep 20 2021 Babe Gordon, the star of this brilliant, sophisticated novel of modern New York's racy set, is a strange woman. She uses her beauty and her sexual allure as a soldier uses his weapons—without mercy or scruples. Her basic appeal attracts all types of men, from bruisers of the prize ring to the more refined sons of the city's

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aristocracy. From her experiences with men, she is canny, worldly wise, quick thinking. But all her art, her wisdom, and her actions are devoted to love. When her passion for one man cools, she is quick to kindle it in another. Men and their rages over her transient affection do not move her. Through a situation that costs one man his life, another man his career, and the disgrace of a third lover, Babe Gordon moves deftly, coolly, the goal of all men's eyes, the ultimate femme fatale.

My First Home Oct 22 2021
First time home buying is a special occasion in everyone's life. But because of the complexities around it, most people approach it with a mix of fear, anxiety, and uncertainty. This book was written with the sole purpose of making the process easier and more predictable. The book has tried to demystify the entire process by avoiding the jargon as much as possible. The book first helps you in deciding whether you are ready to buy or not and then gives a

step by step instruction on what you can expect along the process should you decide to buy. The book takes it a step further and even advises you on steps you can take to remain a happy home owner. The book has been designed with a lot of thought, keeping you the reader in mind. It's broken down into 5 sections. Section 1 is titled "Getting Ready." It helps with the preliminary work you need to do to even consider home buying. Section 2 provides all the information you need to find your first home and get your offer accepted. Section 3 teaches you about different financing and down payment options. Section 4 details the loan process and the blunders to avoid. Section 5 is all about life after home ownership. From decorating ideas to how to pay off your mortgage faster, you will find invaluable tips in this section to stay a happy homeowner for years to come. Authored by Shashank Shekhar, a mortgage industry veteran and one of the top

Loan Officers in the country.

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the tips and tricks come directly from the trenches.

The Truth About Lending: Ten Steps for Home Buyers

Oct 02 2022 Before you even start the mortgage process, you need to have a plan. Melinda Payan, who has been helping people make wise mortgage decisions for more than twenty years, provides a blueprint so you can protect yourself in this guide that reveals The Truth about Lending. Key steps in your plan should include: • setting a monthly budget for a mortgage payment • figuring out how much you want to pay out of pocket to cover all costs • researching your loan officer • understanding your loan program In the guide, you'll learn how to reduce lender fees, navigate the home inspection process, shop around for the best interest rate, and gather the documents you'll need as you move through the process. Protect yourself by taking the right steps and asking the right questions—and don't be satisfied until you get the

answers.

The Financial Crisis Inquiry Report, Authorized Edition Jul 07 2020 Examines the causes of the financial crisis that began in 2008 and reveals the weaknesses found in financial regulation, excessive borrowing, and breaches in accountability.

Mae West Nov 10 2020 Explores the life and times of Mae West, from her early years in Brooklyn to her success on stage and in film, and argues that the sexy and humorous persona for which she is known was based on elements from African American culture.

Unpacking My Library Nov 22 2021 A captivating tour of the bookshelves of ten leading artists, exploring the intricate connections between reading, artistic practice, and identity Taking its inspiration from Walter Benjamin's seminal 1931 essay, the Unpacking My Library series charts a spirited exploration of the reading and book collecting practices of today's leading thinkers. Artists and Their Books showcases the personal libraries of ten

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important contemporary artists based in the United States (Mark Dion, Theaster Gates, Wangechi Mutu, Ed Ruscha, and Carrie Mae Weems), Canada (Janet Cardiff and George Bures Miller), and the United Kingdom (Billy Childish, Tracey Emin, and Martin Parr). Through engaging interviews, the artists discuss the necessity of reading and the meaning of books in their lives and careers. This is a book about books, but it even more importantly highlights the role of literature in shaping an artist's self-presentation and persona. Photographs of each artist's bookshelves present an evocative glimpse of personal taste, of well-loved and rare volumes, and of the individual touches that make a bookshelf one's own. The interviews are accompanied by "top ten" reading lists assembled by each artist, an introduction by Jo Steffens, and Marcel Proust's seminal essay "On Reading."

[No Barrier Can Contain It](#) Feb 23 2022 Vividly recasting Cuba's politics in the 1930s as

transnational, Ariel Mae Lambe has produced an unprecedented reimagining of Cuban activism during an era previously regarded as a lengthy, defeated lull. In this period, many Cuban activists began to look at their fight against strongman rule and neocolonial control at home as part of the international antifascism movement that exploded with the Spanish Civil War. Frustrated by multiple domestic setbacks, including Colonel Fulgencio Batista's violent crushing of a massive general strike, activists found strength in the face of repression by refusing to view their political goals as confined to the island. As individuals and in groups, Cubans from diverse backgrounds and political stances self-identified as antifascists and moved, both physically and symbolically, across borders and oceans, cultivating networks and building solidarity for a New Spain and a New Cuba. They believed that it was through these ostensibly foreign fights that they would achieve

economic and social progress for their nation. Indeed, Cuban antifascism was such a strong movement, Lambe argues, that it helps to explain the surprisingly progressive turn that Batista and the Cuban government took at the end of the decade, including the establishment of a new constitution and presidential elections.

Mortgage Fraud and Its Impact on Mortgage

Lenders Sep 08 2020

Impossible Subjects May 17

2021 This book traces the origins of the "illegal alien" in American law and society, explaining why and how illegal migration became the central problem in U.S. immigration policy—a process that profoundly shaped ideas and practices about citizenship, race, and state authority in the twentieth century. Mae Ngai offers a close reading of the legal regime of restriction that commenced in the 1920s—its statutory architecture, judicial genealogies, administrative enforcement, differential treatment of European and

non-European migrants, and long-term effects. She shows that immigration restriction, particularly national-origin and numerical quotas, remapped America both by creating new categories of racial difference and by emphasizing as never before the nation's contiguous land borders and their patrol. Some images inside the book are unavailable due to digital copyright restrictions.

Border Capitalism,

Disrupted Jul 27 2019

Border Capitalism, Disrupted --

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Border -- 2. Capitalist

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The Mortgage Game May 29

2022 From his childhood of

factory work in communist

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Latvia to his current life as one of the Bay Area's most respected and successful mortgage industry professionals, Manny Kagan has enjoyed a colorful journey to the top. In this fascinating new book, *The Mortgage Game*, Manny shares not only his amazing life story but also his secrets to finding the best mortgages possible. It all boils down to his trademark "Five Cs"—Collateral, Capacity, Credit, Capital and Character. Using real-life examples, Manny shows how he was able to overcome the "minuses" of some of his mortgage- or refinance-seeking clients (and most clients have some minuses) and turn them into "pluses." Just about every mortgage lender working today talks about the Four Cs, but Kagan takes it a step further and includes his own signature fifth C—character. This is the one that often makes the difference - and it's the one that helped him become a leader in the industry. In this book Kagan pulls back the curtain and shares details of

his own real estate transactions—from the very first house he and his wife bought for their family, to subsequent refinance deals he was able to close on a basket of rental properties. *The Mortgage Game* is a valuable tool for anyone who's thinking of investing in real estate or refinancing an existing loan. *The Mortgage Game* offers up-to-date information on the current marketplace, along with clear explanations of how the market got itself into so much trouble. But this valuable book also offers more - it's the one reference guide every home-buyer needs.

On the Wings of

Imagination Mar 03 2020 *On the Wings of Imagination* is a fascinating story about a young African American girl who grew up in Argenta, Arkansas, during the 1930s and '40s. As a young child, she exhibited qualities and behaviors that were uncharacteristic of children her age. She was always cheerful, loving, and kind to everyone with whom she came in contact and

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wanted to befriend them regardless of race, color, or age. Her motto was "People are just people with me." One day, she overheard a disclosure by her mother regarding the circumstances of her birth and a statement that God must have saved her for a special purpose. Lilly Mae took it to heart and set out on a spiritual journey to find God's purpose for her life. The author presents this story (as with her previous book) in a manner that will take you on a roller coaster of emotions—intrigue, sadness, joy, laughter, and tears—as Lilly Mae went through church hopping, jobs, baptisms, love, marriage, disappointment, and finally self-discovery.

Quick Cash in Foreclosures

Jun 29 2022 Foreclosure properties are one of today's hottest investments—and one of the quickest, easiest ways to turn a profit in real estate. Quick Cash in Foreclosures shows you how to profit from foreclosures—without having to qualify for a loan, battle the hordes at foreclosure auctions,

pay exorbitant repair and resale costs, and, most importantly, without risking your savings! All you have to do is apply the authors' proven system, a step-by-step approach to finding great foreclosure properties, purchasing the seller's equity for pennies on the dollar, and then selling the contract to another investor for quick cash. With this straightforward, practical guide, you too can profit quickly and handsomely from a foreclosed property.

The Day I Gave My Stuff Away

Jan 13 2021 This fun picture book is the first of a series of self-help children books. There is a good moral ending to this rhyming-humorous story, teaching children how to let go and give away some of the "way too much stuff" that is left unused. Ashley Mae is reluctant to give away any of her special "things", because she believes "things" are what makes her special. With encouragement from her mother, Ashley Mae packs her favorite shirt to travel overseas

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to a little girl who doesn't have as many "things" as she does. She finds the true meaning of giving. Ashley Mae shares with readers the secret to living a life of happiness

Effie Mae Oct 29 2019 Sixteen year old, Effie Mae Reed, is growing up in the mid 1950's and 60's in Yazoo City, Mississippi. Effie was an average, wholesome teenager, when one sweltering summer, her life dramatically changed. She may never be the same, after a brief visit from her distant cousins from Florida. Transformed into something her mother now despises, a rebellious young woman, Effie Mae decides that marrying Reverend J.R. Smith, their pastor's brother-in-law, is the key to regaining her mother's love and respect. But when her new husband moves her to New York City, Effie Mae's rebellion takes on a life of its own. She forms a friendship with a notorious hustler in town that ultimately leads her into a life unbecoming of a preacher's wife. To further complicate things, she becomes

romantically involved with a jazz musician who caters to her every self-destructive whim. Effie Mae's life continues in its downward spiral, ultimately giving birth to a son of whom there is a possibility of three fathers. Is it too late for Effie Mae to turn her life around? Effie Mae is crammed with drama, intrigue, humor, compassion, and a host of other unanticipated events. It takes the reader through the tumultuous life's journey of a teenage girl thrusts into a loveless marriage, motherhood and many dangerous situations and relationships in which she is totally unprepared. Effie Mae propels its readers onto an emotional roller coaster of love, hate, and breath-taking twists and turns as it ultimately builds to its mind boggling climax.

Out of the Fire Jan 01 2020

This book is to inspire any man or woman who thought about giving up on their dreams. Im a living witness that God, will help you through anything. A product of a single mother on welfare from Cincinnati, Ohio, J

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lived in the Ghetto projects, hoping for a better life. There were some people who thought, I never amount to anything. I had to go through the Fire, me and my two children. The Fire was like a Flame. Burning for Ever! They say nothing good come from the project. But thats a lie from the pit of hell! I started working at the age of 13years old at the N.Y.C.(neighbor

youth core) helping children. I was able to rise from poverty through work experience. As a teenager, I had low self-esteem and lot of challenging circumstances. You must have tenacity and resilient to stay focus. Be a dreamer, like Joseph in the Bible. I remembered the promises of God! You can make it. Jesus spoke to me and said all things possible through Jesus Christ.