

by ROBIN S. PAYES AND RICHARD I. PAYES

www.satansmortgage.com

It is the New York of the 1990s...

When landlords defaulted on distressed properties, and the country's largest financial institutions were engaged in working out bad loans in a mortgage disaster that imperils everyone from cabbie to CEO.

Loan officer Louis Peller uncovers a widespread conspiracy to defraud America's largest lending institution. His obsession to get to the bottom of it quickly leads him to unscrupulous characters who leave a trail from Hells Kitchen to Teheran.

Unprepared and naïve, Peller must confront the demons that threaten him and his family as it becomes increasingly obvious that everyone has a price and no one can be trusted.

As Louis probes deeper into the lives, and lies, of his landlords in the fallen neighborhoods of New York, what starts as a professional assignment turns into a personal crusade until he finds himself putting his own life, and his family's, in jeopardy.

So begins Peller's personal descent into this Hell:

It was noon when Tommy, Louis Peller's driver, dropped him off at the corner. Louis told Tommy to meet him back at the same corner at 2:30, sharp. No dilly-dallying in this neighborhood, especially not after 3 p.m., when the hoodlums got out of school and the dope dealers and their couriers took up residence on every-other street corner.

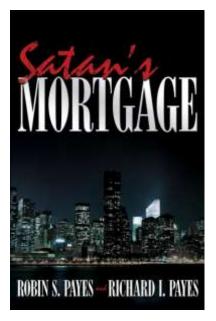
Despite the squalor of the street, Louis was savoring the sunshine on this brilliant blue spring day. The sidewalks, for once, were deserted. This part of the Bronx was generally teeming with life whenever he came up here to check out a building, boiling over with tension. Louis liked to get in quick, and get out.

Suddenly, he heard an explosion....

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A Little Piece of Real Estate: the American Dream

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It all seemed so secure. Until...

Satan's Mortgage previews the forces that collided leading up to the current housing bust. Washington, D.C., writing team Robin and Rick Payes base their book on Rick's 1990s experiences at mortgage giant Freddie Mac in New York City that planted the seeds for today's meltdown among corrupt, greedy and unethical lenders and landlords in some of the seediest, pre-gentrified neighborhoods.

Robin Stevens Payes, native of Cincinnati, Ohio, is principal of marketing and public relations consulting firm WordsWork Communications in Washington, D.C. She holds a master's degree from the University of Cincinnati, and a bachelor's degree from Washington University in St. Louis.

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The couple, parents to three wonderful children, currently resides in Rockville, Maryland.