

Scotsman Guide 2013

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Scotsman Guide Releases Top Originators 2013 Rankings The mortgage industry's top producers persist despite the drop in refinances. Although the aggregate volume of the top 200 originators decreased by more than 18 percent over 2012 volumes, it was more than 29 percent higher than the aggregate volume of the similar group in 2011 rankings.

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For more than 25 years, mortgage originators have trusted Scotsman Guide for lender connections, market trends and daily news to help them close more loans.

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For the last 12 years, Scotsman Guide has ranked thousands of the nation's top-
producing residential mortgage originators. The longevity, verification process and
comprehensive scope of this list have positioned it as a benchmark for the
mortgage industry.

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Scottish perspective on news, sport, business, lifestyle, food and drink and more, from Scotland's national newspaper, The Scotsman.

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Covering the mortgage-lending industry since 1985, Scotsman Guide Media publishes the separate, monthly Scotsman Guide Commercial Edition and Scotsman Guide Residential Edition -- in addition to the tools on scotsmanguide.com -- for mortgage originators nationwide. Its mission is to be the leading media provider of key resources for the mortgage-origination industry.

Scotsman Guide - March 2013 Commercial Edition

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Scotsman Guide received entries from about 1,400 mortgage professionals this year. More than 400 top entrants appear in print, ranked by their: overall dollar volume; loans closed; Federal Housing Administration loan volume; U.S. Department of Veterans Affairs loan volume; U.S. Department of Agriculture loan volume; purchase volume; refinance volume; and volume gain from 2012 to 2013.

"This short book makes you smarter than 99% of the population. . . . The concepts within it will increase your company's 'organizational intelligence.' . . . It's more than just a must-read, it's a 'have-to-read-or-you're-fired' book"—Geoffrey James, INC.com From the author of the forthcoming An Illustrated Book of Loaded Language, here's the antidote to fuzzy thinking, with furry animals! Have you read (or stumbled into) one too many irrational online debates? Ali Almosawi certainly had, so he wrote An Illustrated Book of Bad Arguments! This handy guide is here to bring the internet age a much-needed dose of old-school logic (really old-school, a la Aristotle). Here are cogent explanations of the straw man fallacy, the slippery slope argument, the ad hominem attack, and other common attempts at reasoning that actually fall short—plus a beautifully drawn menagerie of animals who (adorably) commit every logical faux pas. Rabbit thinks a strange light in the sky must be a UFO because no one can prove otherwise (the appeal to ignorance). And Lion doesn't believe that gas emissions harm the planet because, if that were true, he wouldn't like the result (the argument from consequences). Once you learn to recognize these abuses of reason, they start to crop up everywhere from

congressional debate to YouTube comments—which makes this geek-chic book a must for anyone in the habit of holding opinions.

Real Estate Due Diligence is the first textbook on due diligence, the cornerstone of every successful real estate deal. Due diligence is designed to uncover potential risks posed by a real estate acquisition, financing, or development project and failure to carry it out successfully can result in costly oversights and diminished investment returns. This book demonstrates how to assess and manage legal risks on properties such as office buildings, shopping centres, industrial buildings, apartments, and hotels—before the transaction closes. Real estate students and practitioners are taken through all of the essential due diligence areas, including: Titles and ownership issues Zoning and land use Liens and mortgages Condition assessments Environmental and operational concerns And lease analysis Throughout the book, major laws and court cases are used to illustrate due diligence issues and provide rich opportunities for classroom study and discussion. Practice points and comprehensive due diligence checklists help readers to go on to put their learning in practice. This book fills a gap in the real estate literature and is perfect for use as a college textbook, a practitioner's guide, or for industry training.

Fully revised, the new edition of this popular textbook provides an authoritative introduction to all aspects of contemporary Scottish politics and gives a full analysis of the SNP's first majority government.

This volume studies the relationships between government and the popular music industries, comparing three Anglophone nations: Scotland, New Zealand and Australia. At a time when issues of globalization and locality are seldom out of the news, musicians, fans, governments, and industries are forced to reconsider older certainties about popular music activity and their roles in production and consumption circuits. The decline of multinational recording companies, and the accompanying rise of promotion firms such as Live Nation, exemplifies global shifts in infrastructure, profits and power. Popular music provides a focus for many of these topics—and popular music policy a lens through which to view them. The book has four central themes: the (changing) role of states and industries in popular music activity; assessment of the central challenges facing smaller nations competing within larger, global music-media markets; comparative analysis of music policies and debates between nations (and also between organizations and popular music sectors); analysis of where and why the state intervenes in popular music activity; and how (and whether) music fits within the 'turn to culture' in policy-making over the last twenty years. Where appropriate, brief nation-specific case studies are highlighted as a means of illuminating broader global debates.

THE NEW YORK TIMES BESTSELLER that connects the dots from Donald Trump's racist background to the Russian scandals "A searing indictment." — Michiko Kakutani, *The New York Times* "Johnston has given us this year's must-read Trump book." — Lawrence O'Donnell, host of MSNBC's *The Last Word with Lawrence O'Donnell* The international bestseller that brought Trump's long history of racism, mafia ties, and shady business dealings into the limelight. Now with a new introduction and epilogue. Pulitzer Prize-winning investigative journalist David Cay Johnston, who had spent thirty years chronicling Donald Trump for the *New York*

Times and other leading newspapers, takes readers from the origins of the Trump family fortune—his grandfather's Yukon bordellos during the Gold Rush—to his tumultuous gambling and real estate dealings in New York and Atlantic City, all the way to his election as president of the United States, giving us a deeply researched and shockingly full picture of one of the most controversial figures of our time.

South Africa has a uniquely rich and diverse theatre tradition which has responded energetically to the country's remarkable transition, helping to define the challenges and contradictions of this young democracy. This volume considers the variety of theatre forms, and the work of the major playwrights and theatre makers producing work in democratic South Africa. It offers an overview of theatre pioneers and theatre forms in Part One, before concentrating on the work of individual playwrights in Part Two. Through its wide-ranging survey of indigenous drama written predominantly in the English language and the analysis of more than 100 plays, a detailed account is provided of post-apartheid South African theatre and its engagement with the country's recent history. Part One offers six overview chapters on South African theatre pioneers and theatre forms. These include consideration of the work of artists such as Barney Simon, Mbongeni Ngema, Phyllis Klotz; the collaborations of William Kentridge and the Handspring Puppet Company; the work of Magnet Theatre, and of physical and popular community theatre forms. Part Two features chapters on twelve major playwrights, including Athol Fugard, Reza de Wet, Lara Foot, Zakes Mda, Yaël Farber, Mpumelelo Paul Grootboom, Mike van Graan and Brett Bailey. It includes a survey of emerging playwrights and significant plays, and the book closes with an interview with Aubrey Sekhabi, the Artistic Director of the South African State Theatre in Pretoria. Written by a team of over twenty leading international scholars, *The Methuen Drama Guide to Contemporary South African Theatre* is a unique resource that will be invaluable to students and scholars from a range of different disciplines, as well as theatre practitioners.

The winner of the Man Booker Prize, this "expertly written, perfectly constructed" bestseller (*The Guardian*) is now a Starz miniseries. It is 1866, and Walter Moody has come to stake his claim in New Zealand's booming gold rush. On the stormy night of his arrival, he stumbles across a tense gathering of 12 local men who have met in secret to discuss a series of unexplained events: a wealthy man has vanished, a prostitute has tried to end her life, and an enormous cache of gold has been discovered in the home of a luckless drunk. Moody is soon drawn into a network of fates and fortunes that is as complex and exquisitely ornate as the night sky. Richly evoking a mid-nineteenth-century world of shipping, banking, and gold rush boom and bust, *The Luminaries* is at once a fiendishly clever ghost story, a gripping page-turner, and a thrilling novelistic achievement. It richly confirms that Eleanor Catton is one of the brightest stars in the international literary firmament.

Throughout history, innovators have disrupted existing financial services norms to change the landscape of the marketplace. *Disruptive Fintech* briefly traces fractional reserves, the creation of bank currency that traded at a premium to bullion value, central bank regulation, securitization of assets and loans, the current state of digital currency and electronic payments. The author then looks toward the future of fintech and the forces of disruption that will change the

landscape of financial life as we know it. Using over 100 interviews with thought leading CEOs, this book develops a methodology to identify financial services that are ripe for innovation and discusses how innovative thinking can be used as a disruptive weapon to attack incumbents and create effective new fintech models. The book discusses How to relate historical innovations and disruptions in financial services to the current landscape How to follow a process to identify the threats facing incumbent processes and businesses, and how innovative thinking can be used as a disruptive weapon to attack incumbents and create effective new fintech models How many fintech innovations will be constructed by re-arranging or re-purposing existing core processes In this insightful book, author James Deitch, CPA CMB, argues that some of today's high-flying fintech innovators will flourish, but many may perish as the fire of innovation consumes those fintechs that are slow to monetize their promises.

The author describes his work as a psychoanalyst over a twenty-five year period, describing his efforts to guide his patients to personal insights into their behaviors and resolutions which can change their lives for the better.

This is the first modern book on policing in Scotland and aims to provide an up-to-date and authoritative account of recent developments, taking full account of the impact of devolution and the work of the Scottish assembly. A concern throughout is to look at Scottish policing within a broader UK and comparative context, assessing both differences and similarities with policing south of the border. Contributors to the book are drawn from both academics and practitioners and include chapters on the history and development of policing in Scotland, its structure and organisation, Scottish devolution and policing, the role of policing within the wider Scottish criminal justice system, crime and policing, community policing in Scotland, policing drugs, policing and youth justice, human rights legislation and Scottish policing, and the management of Scottish policing.

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