



The Mortgage Game: The 5 Cs and How to Connect Them

Manny Kagan

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From his childhood of factory work in communist 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.

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