



You can trust me for
a great loan because
I'm black like you.*

*** YOU THINK I'M YOUR FRIEND BECAUSE WE'RE THE SAME RACE.** So you'll fall for it when I suggest you skip all this confusing fine print, and just let me explain everything to you in nice, simple terms you can understand. In fact, I'm so sure you aren't reading this, I'm going to sing a little ditty. La la la la la la. I'll make sure you never know about the hidden fees and balloon payments buried in all the paperwork I'm piling on you—until it's too late. I'm so good at my job I can convince an intelligent person that they absolutely positively must sign today or no one else will ever offer another loan ever again until the end of the universe. La la la la la. **STILL NOT READING, ARE YOU?** My favorite is when you don't even question why you're signing blank documents. Hello!? You're signing a blank document. Some of you trust me so completely you don't even bother comparing interest rates! It's almost too easy. Eventually those rates will wear you down and they'll foreclose on your home. I love this job. La la la la la. I can write ANYTHING I WANT because you're not reading ANY of this! I wonder what I should have for dinner? There's that new Italian place with the outdoor seating. That's what I'll do. Sit outside, have some pasta. Maybe a nice glass of merlot. And some warm crusty sourdough. Tonight is not a night for watching carbs. Tonight is a night to celebrate! **I MAKE A FORTUNE TRICKING PEOPLE LIKE YOU INTO LOANS YOU CAN'T POSSIBLY PAY BACK.** The elderly are the easiest to fool. Man, give an old person a chance to make a few extra bucks to pay medical bills, and I can get away with anything. Sit at a kitchen table and eat some runny apple pie, and suddenly I'm like a long-lost cousin to you people. Suffer through your dusty old photo albums and boring stories, and the only thing left is your signature. My favorite sucker was Mrs. Charles—what a dotty old bat. She wanted a loan to help with her grandson's college tuition. So proud he was getting a business degree. I explained to her how she could apply for just a bit more money, and not only help her grandkid through school, but also pay off her car loan and help with her husband's diabetes medication. She acted like she'd won the lottery. Kept telling me I was the answer to her prayers. She even brought me with her to church and introduced me to all her little old lady friends. They all gathered around me like girl groupies on a boy band. They shook my hand and hugged me and oohed and aaahed when Mrs. Charles told them how I was "absolutely saving her life." I gave out at least ten business cards that morning, I can tell you. And Mrs. Charles earned me a huge bonus at work. La la la la la. Blah blah blah. **STILL NOT READING THIS?** Don't know why I even bother to ask. Mrs. Charles never did manage to pay on time (hmmmm, wonder how that could have happened?). She got further and further behind on her payments. Owed us more and more in late fees and interest. When she got hit with that balloon payment on top of everything else, there was no way she could recover. She finally had to foreclose on her house just to dig herself out. I still like to imagine her nosy group of church friends standing around on moving day cooing and clucking and muttering "what a shame, what a shame. Where's that nice young man who could never eat enough of your apple pie? Why don't you just give that sweet boy a call and let him give you some advice?" Oh, the world is full of suckers like you. La la la la la. Blah blah blah.

†† SUCH A SHAME YOU'RE NOT READING THIS. IF YOU WERE, YOU'D KNOW YOU'RE ABOUT TO SIGN AWAY YOUR LIFE.

Predatory lenders use race to gain your trust—and your home.
Protect yourself. Call 866-222-FAIR.

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National Fair Housing Alliance

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