



# Public Trust Betrayed: The Truth Behind the Real Estate Appraisal Industry

*James E. Manning*

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## **Public Trust Betrayed: The Truth Behind the Real Estate Appraisal Industry** James E. Manning

The independent real estate appraiser is being driven out of the business by the same forces that borrowed billions from the taxpayer in the form of a bailout, speculated in an over-leveraged derivatives market, and swallowed each other up after years of mismanagement. Why should anybody care? Because the housing recovery is dependent on transparency that we have not seen in more than a decade. **Public Trust Betrayed: The Truth Behind the Real Estate Appraisal Industry** emphasizes that there must be transparency and objectivity in the mortgage and evaluation process if we are to solve the current credit crisis and what we must change in the financial industry to prevent another economic meltdown. As a result of fraud, conflicts of interest, over-valuations, and lax underwriting standards, the entire lending industry must be examined and changed if any meaningful housing recovery is to be accomplished. 'Appraisal issues played a major role in the housing boom and bust. To get an insider's view of that historic and horrendous cycle and the troubling reality of where we are now read this book.' Ken Harney, Syndicated Columnist, Washington Post Writers Group 'This is one man's story about the deceptions he saw in the home appraisal market, deceiving homeowners and lenders alike. It will open your eyes.' Jane Bryant Quinn, author of *Making the Most of Your Money NOW* Author James Manning gives the reader rare insights into the pressures being placed on today's real estate appraiser in an easy-to-read format, a folksy delivery, and with real-life experiences sprinkled throughout.

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