

# Full Disclosure

Helen Christine (Foster)



IT'S BUSINESS AS USUAL, OR ALMOST. . . . The business we're talking about is securities sales, particularly initial public offerings (IPOs). Just as a new IPO is coming out, Jenny Scott and Alexandra Graham learn of suspicious actions at TaylorMyers, their Seattle investment firm. Could insider trading or other criminal activities be committed under cover of the IPOs? Impossible? Not really, Jenny and Alex discover as they try to think like crooks to figure out the who, what, where and when. They know why—it's to make money, lots of money. Jenny and Alex combine their sleuthing talents to remove the masks of the conspirators, expose their scheme, and identify killers of those who get in the way of huge profits. Along the way they learn the hard, persistent truth: Looks can deceive. This story of systemic greed and power in the securities industry tells of people who each day choose to be honest or dishonest, corrupt or credible. With IPOs, they're providing capital for businesses. With securities sales, they're presenting opportunities for all of us to be owners of these businesses. Is the market fair? Is there full disclosure? Jenny and Alex have differing opinions, and each must decide her own future in the aftermath of their terrifying experiences. In 2003, when Full Disclosure takes place, few foresaw the headlong near-collapse of the industry five years later in 2008, although many of the signs were there. Are the signs still there?

# The Lenders: A Novel About Mortgage Fraud

Helen Christine (Foster)



Not an ordinary crime scene... At the height of the Seattle real estate boom in 2007, Justin Diamond, an accountant at Franklin Mortgage, is killed. The police call it a drive-by shooting, but Annie Robinson, Justin's friend and a loan processor at Franklin, calls it murder. As she learns more about Justin, Annie also learns how

flagrantly fraud is being committed at her company and how loan information is being changed before loans are sold to Wall Street companies who then re-sell them to other investors around the world. Management is unconcerned about the fraud and, in fact, is a part of the culture of acceptance driving the dishonesty. Profit is king in this environment. When Annie discovers why Justin was killed and who killed him, the discovery puts her own family in jeopardy just as bad loans lead the company into bankruptcy and the economy goes into freefall. Annie must find a way to protect the people she loves. She's in too deep to turn back.