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THE MORTGAGE LENDER Implode-Meter

Tracking the housing finance breakdown: a saga of corruption, stupidity, and government complicity.
Imploded - Ailing - News - Forum - About

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Latest count of major US mortgage lenders that have croaked since late 2006:



59

(why?)

lenders have now gone kaput

New: Defrauded? Check out our legal help sign-up.

*Last addition: April 18, 2007. Latest imploded: Loan
Center of California, Home Capital, Inc., Home 123
Mortgage, Homefield Financial, First Horizon Wholesale ...*

Quote Of The Week

"... the Fed's efforts to stabilize system profits are a profoundly riskier proposition in today's environment where profits are largely dictated by financial sector expansion (as opposed to capital investment). With corporate profits, household income, asset prices and economic growth now all dependent on ongoing leveraged speculation and rampant financial sector ballooning, sophisticated market players aggressively seek their outsized share of profits with comfort knowing the Fed has no alternative than to sustain the boom." — Doug Noland, "More Minsky", in his April 13th, 2007 Credit Bubble Bulletin.



WANTED:

Foreclosure Prevention Consultants

Top 25 Subprime Lender list

(as of Q2 2006; from the Mortgage Banker's Assoc. **Red** are

Resources

MortgageMinister
Mortgage Misfit
Defrauded? Get Help.
Servicer scam alert

Founder's Pages

autoDogmatic (blog)
Wall Street Examiner (blog)
Aaron Krowne's Furl archive
The Fed "gallery of shame"
Chavez Watch
PlanetMath
Home page

Blogroll

Housing Doom
Housing Boom
Housing Panic
The Housing Bubble Blog
iTulip
Immobilienblasen
Mish's Global Economic Trend

Analysis

The Mess That Greenspan Made
Paper Money Blog
Housing Wire
House Bubble Blog
Roubini Global Economic

Monitor

Bubble Meter Blog
Prudent Bear
Calculated Risk
The Big Picture
Bubbletracking Blog
Russ Winter
Charles Hugh Smith
Peak Economy
Max Gardner's Bankruptcy Blog
Sacramento Real Estate Stats
Bakersfield Bubble
The Kingsland Report
David Lereah Watch


shutdown and/or bankrupt, **blue** are no longer operating independently) -

- | | | |
|---|---|---|
| 1. Wells Fargo [not doing much subprime anymore; also not #1 due to reclassifying servicing business] | 11. First Franklin [acquired by Merrill Lynch from National City for \$1.3bln] | 21. ResMAE , 2007-02-13 [acquired by Citadel (still operating)] |
| 2. HSBC Household Finance [HSBC's subprime erased at least half of '06 earnings] | 12. GMAC [Major layoffs in ResCap; Looming writedowns subprime loan portfolio and residual] | 22. FirstNLC [almost totally shut down] |
| 3. New Century [funding pulled; lending halted, lawsuits, criminal probes, impairments] | 13. Accredited Home [in a serious cash crunch] | 23. Decision One [owned by HSBC; rumored to be up for sale] |
| 4. Countrywide [subprime to hurt results; layoffs] | 14. BNC [Lehman bros. subsidiary] | 24. EEC/Encore [fire-sale bought out by Bear-Stearns] |
| 5. Fremont General [2007-03-02; residential subprime activities ceased] | 15. ChaseHome Finance | 25. Fieldstone [2007-02-16, bought by C-Bass] |
| 6. Option One [H&R Block; mounting losses; up for sale] | 16. Novastar [announced impairments; likely no dividends in 2007, no taxable income through 2011; shareholder lawsuits] | (Partly based on information from here. See a list of major Alt-A lenders here.). |
| 7. Ameriquest [ACC's formerly-major retail subsidiary] | 17. Ownit , 2006-12-07 [partially-owned by Merrill and BofA] | |
| 8. WMC [subsidiary of GE Money; layoffs, subprime causes \$373mln hit to Q1'07 profits] | 18. Aegis [not doing subprime anymore] | |
| 9. Washington Mutual [some branch closures starting late 2006] | 19. MLN , 2006-12-29 [Much of the sales force has gone to Lehman] | |
| 10. CitiMortgage [tightening standards] | 20. EMC | |

The Mortgage Fraud Blog
The Credit Shrink
Dr. Housing Bubble
Global House Price Crash
The Great Depression of 2006
Housing Derivatives

Syndication





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Top Mortgage Banking Bust News and

Commentary:

- 2007-04-18: Foreclosures reported up 47% in past year (RealtyTrac) - *I suspect this explains the healthy-looking "sales" in the Midwest...*
- 2007-04-18: WaMu Offers \$2B to Help Subprime Loans - *They damn well better.*
- 2007-04-18: Calculated Risk: Downey Reports - *The only "bright spot" is somehow a \$10 mln reduction in loan-loss set-asides, even though non-performing assets are now up to almost 1%.*
- 2007-04-18: Blogger: Washington Mutual Dead Fish Float To The Surface - *Among the shockers, \$300 mil in negative-amortization "earnings", which is nearly half of reported real earnings. This is a must-read; the shenanigans are becoming impossible to hide.*
- 2007-04-17: Housing Slump Takes a Toll on Illegal Immigrants - *Hidden job loss; nonetheless, very real.*
- 2007-04-17: New-home Builders Use Auctions as a Way to Spur Sales - *"We auctioned 23 condos and sold 23 condos at an average discount of 15.3 percent off the original asking prices."*
- 2007-04-17: Homeowner default notices jump 123% - *California carnage that would make Ah-nold blush...*
- 2007-04-17: Limited options for subprime woes, lawmakers hear
- 2007-04-17: Fears over Treasury losing control of gold left in its vaults - *The hi-jinx of supporting paper currency and assets by dumping gold is being exposed in Britain. The prudent might want to have more than 0% of their wealth in the mainstay yellow metal.*
- 2007-04-17: GMAC Shuffles ResCap Leadership; Former Aegis CEO Jumps In - *"GMAC Financial Services said today that it will restructure its real estate finance operations at Residential Capital, LLC (ResCap). The company's announcement comes as the lender faces what industry insiders say is a ``big hit" from the downturn in subprime lending."*
- 2007-04-17: Foreclosure pace nears decade high - *"So far, the effect on home values has been muted. But as the number of move-outs, evictions and forced sales continue to increase, some economists say they will soon start to push prices down."*
- 2007-04-17: Wells Fargo 1Q Profit Grows 11 Percent - *"Still, like other banks, Wells Fargo saw some signs of worsening consumer credit and reported that net charge-offs and nonperforming assets rose in the January-March period from a year earlier."*
- 2007-04-17: Foreigners ease off some buying - *"Net international buying of U.S. long-term securities slowed in February from the previous month, as investors purchased fewer American stocks and agency bonds."*
- 2007-04-17: M&T Bank first-quarter profit falls 13 percent - *The official word...*
- 2007-04-17: Credit Suisse to Acquire LIME Financial - *I can just hear the umpire saying "safe!!!"*
- 2007-04-17: Residents miss more mortgage payments
- 2007-04-16: Citi Business Stronger - *I hope for their sake delinquencies are done rising!*
- 2007-04-16: Subprime Mess Produces Unqualified Victims: Michael Lewis - *Lewis has some good points; though I think we'll find all parties were just as susceptible to a common delusion and deception.*
- 2007-04-16: WMC Fundings Free Fall - *"Quarterly production was off more than 60*

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any state Call the
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percent from the previous period..."

- 2007-04-16: U.S. Homebuilders Face Bankruptcy Risk in '08, Lawyers Say - We here at the *Implode-O-Meter* are shocked—**shocked** to hear this!

(older news)

Wall Street Examiner Professional Edition
30 day risk-free trial - Click here for details

List of the Defunct Lenders:

This is our list of lending operations that have "imploded" (see also ailing lenders). "Imploded" is somewhat subjective and does not necessarily mean operations are ceased permanently: it can mean bankruptcy filing, possibly-temporary halting of major operations, or a last-ditch acquisition. **Important:** If you are planning on doing business with any of these companies you should inquire with them on whether they can still meet your needs. Many are still operating in some capacity.

The Companies include all types (prime, subprime, or a mix of both; retail or wholesale; subsidiaries and entire companies). The list, with links to stories and whatever details we have available (most recent first) follows:

- 2007-04-18: **Loan Center of California** - Wholesale Non-Prime Lender (no MSM story yet)

A source from the company who asked to remain anonymous sent in the following this morning:

Effective immediately Loan Center of California a Solano County; California based Wholesale lender is closed. After two surges of sweeping layoffs only a skeleton crew remains to sweep up the mess. I was a credit officer whom was just laid off. The company defrauded thousands of borrowers and committed mortgage fraud on several layers for years prior to my employment. Dept of Corporations has a pending audit and the owner Edwardo Blanch is seeking bankruptcy protection due to nearly \$60million in no income loans still on the books. No one is willing to buy the company and several investors have pulled there funding. The company specialized in Alt-A 100% loans including 100% Non-owner occupied; 100% Zero Fico; 100% Negative Amortization. They even did 100% financing for documented illegal aliens with no credit history. The companies credit policy was so skewed it took me nearly a year to re-adjust their logic only to find the owner was secretly booking fraudulent loans that have now jeopardized the company. There website requires a login and there are no current programs available and no pricing. There have been no new loan submissions or fundings for April. The website is www.rateprice.com 1-800-300-5662 the companies ten year history is now over with nearly 150 employees at one time; gone.

That pretty much says it all. Stay tuned for more.

- 2007-04-16: **Home Capital, Inc.** - Online Retail Lender (no MSM story yet)
Many have written in today to report that this Atlanta-based online retail lender is defunct. Word is that they've filed Chapter 11, and have let go of all the sales staff.

Their emphasis seemed to be non-prime 1st and 2nd originations; I'm not sure how much prime they did, if any.

Their web site is still up. More details forthcoming as we receive them.

Update, April 17: One of our regular correspondents writes in with this transcription of the phone message left on Home Capital's system:

Today is April 17. Home Capital has ceased its operations. If you are a customer in process, it is our intention that you will be contacted by a Home Capital representative within the next 3 to 5 business days via phone or email regarding the status of your application. We do NOT have associates covering the telephones. However you may send an email and we will do our best to answer it in the next 3 to 5 business days.

- 2007-04-13: **Home 123 Mortgage** - Retail Subprime Lender (New Century Subsidiary) (no MSM story yet)
Oops, we forgot to declare Home 123 officially imploded. Silly us! Let the record show that, as of New Century's bankruptcy filing April 2nd, their retail subsidiary Home 123 also ceased operations. A rather definitive statement to this effect is posted on their web site:

New Century Mortgage Corporation and Home123 Corporation are unable to continue the origination or funding of mortgage loans, and no new loans are being accepted. We are committed to helping borrowers who have been affected by this. We are in the process of contacting customers and brokers to inform them that we're returning their loan applications, and to assist them in obtaining funding for pending loans.

Some scuttlebutt on the topic of whether employees are being retained/paid.

- 2007-04-12: **Homefield Financial** - Alt-A Lender (Wholesale) (story)
According to their web site:

Homefield Financial, wholesale division, would like to thank all of the mortgage brokers that have submitted broker packages and/or loan application packages to it. It is with great regret that Homefield announces that the Homefield wholesale division will no longer be accepting broker applications for consideration of a broker/lender relationship, and/or loan application packages for loan approval.

They have taken down the rest of the web site, but here is a description of the company courtesy of the Google cache:

Welcome to Homefield Financial, an INC 500 Company

Homefield Financial, Inc., established in 1998, is a fast growing and dynamic national mortgage lender specialized in Alt-A and non-conforming products with special emphasis on Interest Only, Stated and No income Documentation, and Option ARM products. We're committed to providing our brokers new and exciting programs at FASTER service speeds than our competition.

The page also lists as news from august last year that Homefield had just introduced a 5-year pay option ARM product (hot-dog!) and expansion into the state of Virginia.

I can't think of a better illustration of the trade-off between speed and prudent lending... *and this is not even sub-prime!*

- 2007-04-11: **First Horizon Wholesale** - Non-Prime Wholesale Lending Unit (story)

Many have written in with news that this subsidiary of First Horizon National has thrown in the towel. Here is an excerpt from a typical AE letter that went out to brokers:

Effective immediately, First Horizon WHOLESale Non-Prime is no longer in business. Due to the current conditions in the sub-prime market, we do not have the resources needed to lend in a non-prime market. For loans already in process, we will do everything we can to get them closed for you by end of April. Please keep in mind, last day for refinances to close is April 25th. Anything that does not FUNDin April will not be closed.

Please note: There are NO changes with the Conforming or Equity Lending divisions of First Horizon. Please feel free to continue to send loans to your conforming and HELOC Account Executives as these changes do not effect them in any way.

This link has more on First Horizon in general; though not much about the shuttered division.

More details on impact if and when we get them.

Update, April 12, 2am: We hear that First Horizon is still doing non-prime retail.

Update, April 16: Just noticed MortgageDaily has confirmed this.

Update, April 17: We are hearing that First Connect is the name of First Horizon's sub-prime subsidiary and that it is the main portion which shut down.

- 2007-04-11: **Platinum Capital Group** - Mortgage Banker (no MSM story yet)
Update, April 12, 2am: Management of the company has contacted us and informed us that Platinum is still around. As we determine details of their remaining business, we will updated and potentially remove this entry.

Multiple sources report that this company has ceased lending, at some point within the past month. It appears to be based on Manhattan Beach, CA. While the main web site seems light on info, there is a link to a press release from

last November which says that Platinum funded \$2 billion in 2006, and at some point was named the Los Angeles Business Journal's "#1 fastest growing privately held company in Los Angeles".

No word yet on the credit quality mix of the lending, or the solvency of the overall company. That would probably depend on how much of Platinum's lending was funded by its own depositors.

- 2007-04-09: **First Source Funding Group (FSFG)** - Mortgage Banker (story)
The following notice was just forwarded to us:

IMPORTANT ANNOUNCEMENT!

March 09, 2007

First Source Funding Group, Inc. ("FSFG") will cease to conduct mortgage banking operations effective immediately. We can no longer accept loan submissions and/or requests for rate locks and/or loan documents. That being said, we harbor the utmost concern for the needs of our customers and we will attempt to accommodate existing transactions to the extent possible. Subject to the availability of funds, FSFG will make every effort to proceed with funding of locked loans with loan documents drawn and released on or before March 8, 2007. From everyone at First Source Funding Group, we wish to thank all of the individuals and companies that have contributed to our success over the past five years.

-FSFG Management

The web site is still up. More details as they come to us.

Update, April 16, 2007: MortgageDaily confirms.

- 2007-04-10: **Alterna Mortgage** - Alt-A Wholesale Lender (no MSM story yet)
Received word and some confirmation of this one over the past few days. I'm not clear on the size of this shop, so it is being provisionally added for now. Here is their web site (still functional, for now). Here is an excerpt from a letter from an AE at Alterna who had to leave:

Just reaching out to share some important news about the abrupt ending of Alterna Mortgage late last week.

If you do not already know -- every Alterna employee was given our notice of dismissal and that funding was being immediately halted on Wednesday afternoon last week.

This came just 2 days after an extensive product meeting to address the market shift and major operational changes that would assist as well. Unfortunately the partners of the firm were not able to weather the level of buybacks that were being called due to the massive guideline changes now dictated by the secondary investors and had to immediately close the doors... leaving myself and several other AE's with no options and a full pipeline of approved loans.

Here is some text reproduced from their "about" page describing their offerings:

Alternia is an aggressive wholesale ALT-A lender specializing in alternative documentation programs. We offer incredible service, products, and pricing. These are a few examples of products we are currently featuring. Please contact an Account Executive for complete details on our programs.

- o 100% (80/20) Financing, Full or Stated, 620 Scores - Great Pricing!
- o Up to 100% CASH-OUT
- o Investor properties as high as 100% (80/20) or Up to 4-units
- o Alternia NO-DOC - Up to 100%
- o Multiple doc-type options
- o No Property Seasoning Requirements (most programs)
- o First time homebuyer programs
- o We use your tri-merge credit report and score

A little too aggressive, it seems...

- 2007-04-09: **Solutions Funding** - Sub-prime Lender (no MSM story yet)
We are lacking detailed information on this Jacksonville, FL-based company (and its website isn't the most informative), but it does appear pretty conclusive from this internal email that has been forwarded to us that they have suspended business:

Unfortunately our efforts to find a purchaser for the company have failed to this point. As a result, we will cease accepting new applications effectively immediately. Additionally, other than loans scheduled to close today, no loans in the pipeline will be closed. We are in discussions with several lenders about moving our existing pipeline to one or more of these companies for them to handle the completion of closing these loans.

A notice will be going out to all our broker customers informing them of our suspension of business at this time.

Today will be the last day of employment for all employees, with the exception of a few people who have been asked to remain to clear out the existing pipeline and manage an orderly wind-down of the company.

All employees will be paid through today. Additionally, all sales commissions owed to sales employees will be paid in the regular payroll next week.

...

I can't tell you how sorry I am that it has come to this.

Joseph P. Bryant
Chief Executive Officer

- 2007-04-05: **People's Mortgage** - Retail Lending unit of Webster Bank (story story)

The Connecticut-based bank is jettisoning its mortgage operations and at least some of its loan holdings, taking a \$2.3 million charge for the first quarter. Apparently an early signal of this should have been the sale of some People's Mortgage offices on March 30th (second news item above).

More on various charge-offs from the first story:

Webster also said quarterly pre-tax earnings will be cut by \$4.7 million, or 5 cents per share, from payroll tax and retirement plan costs, while restructuring-related severance charges will reduce earnings by \$2.2 million.

Net charge-offs will total \$5.4 million, triple the year-earlier level, **hurt by losses on Florida residential construction loans** where Webster sees a "high probability of loss based on borrower delinquency and market deterioration."

The last part is particularly interesting—more evidence that even if the housing bubble was localized (e.g., to Florida, California, DC, Boston, Denver, ...), apparently the financial impact is not.

Hat tip to Twist from Housingdoom.

—> **See the whole list (49 more)**

Ailing Lenders:

The following lenders and lending operations haven't shut down, but they're significantly-downsizing or are otherwise in manifest financial (and/or legal) distress. Unfortunately, most of the industry now falls under this description, so I am forced to reserve this list for the more glaring cases. Watch this list—some of its members may move to the above one.

- 2007-03-14: **Option One** - Non-Prime Lending Unit of H&R Block (story story story)
Option One is a top-10 subprime lender. H&R block has been looking to jettison this manifest liability for the better part of a year; in their own reports they list Option One under "discontinued operations".
H&R has delayed filing their latest quarterly report due to Option One-related write-downs, \$29 mln of which will be added to Q3 2006.
Berkshire-Hathaway has been selling shares of H&R block. Perhaps Buffett connected the dots to the CDO "financial weapons of mass destruction" underlying this business.
- 2007-03-14: **Accredited Home Lenders** - Non-Prime Lender (story story story)
In the same kind of liquidity crunch that has taken out numerous other non-

prime lenders. Margin calls have hit it for \$190 mln in 2007. The company is now exploring firesale-type options, workforce reductions, and just "the kindness of strangers" in general. Stay tuned.

The stock has tanked from about \$20 to \$4 in March.

Update March 16th: Accredited has managed a fire sale selling off loans at a discount to buy some time to consider "strategic options". By strategy, they mean scrambling to find a someone to take their business over.

- 2007-03-05: **Ocwen Loan Servicing** - Lender & Servicer (no MSM story yet)
A reader sends in this report on a former bank and now only loan servicer & lender, which seems to have been largely predicated on fraud:

OCWEN LOAN SERVICING
Orlando, FL
1-800-746-2936

Services loans for the former Aames Home Loan dba Aames Funding Corp. They used to be a bank, OCWEN FEDERAL, until they ran afoul of the OCC. Now they're just one of the worst predatory loan servicers and lenders. Here's a sampling of the litigation they're currently facing:

Borrower Class Action Lawsuits:

Over 500 separate class action lawsuits have been combined into one jumbo class to be heard in the Northern District of Illinois. Former employees testifying about how OCWEN intentionally defrauds borrowers -- it's built in to their software which was designed by this IT guy who is blowing the whistle.

Employee Lawsuit(s): Settling in favor of the Plaintiffs

Investor and Supplier/Vendor Lawsuit(s): Just getting started

U.S. Federal Government Lawsuit(s): According to OCWEN's SEC filing, they are being sued by the U.S. in the amount of \$700 million +-. Suits arose after one of their subsidiaries filed for bankruptcy protection in the District of Delaware Bankruptcy Court for that amount - \$700 million in debt. Here's the part the Feds and the investors are upset about: This subsidiary transferred ASSETS to OCWEN just before filing on their liabilities. That's called a fraudulent conveyance.

Other Lawsuits: Everyone's suing them.

According to the SEC and OCWEN's own report, their net worth is \$325 million--oops not enough to satisfy the Feds and investors. Borrowers who were defrauded and wrongfully foreclosed are at the bottom of this 'crummy' food chain.

According to Moody's Rating Service, they've decided not to rate OCWEN's stock--this after downgrading it. The \$325 million may be a negative \$325 million by this time.

SOURCES

My online sources included the public records found at Moody's, the SEC, Delaware District Bankruptcy Court, George Miller, Trustee, and The Rip-Off Report and others.

Looks pretty bad.

- 2007-03-02: **Doral Financial Corp.** - Mortgage Lender (story)
The company swung to a net loss of \$117 million in 2006, from a gain of \$13.2 million in 2005. It needs to refinance \$625 million by July or it faces a terminal cash crunch.

More on recent scandal and errors from the article above:

Last year, Doral agreed to pay a \$25 million penalty to settle fraud charges with the U.S. Securities and Exchange Commission. Doral did not admit or deny the allegations.

The SEC said Doral overstated profit by about \$921 million over several years. The mortgage company's former senior management is accused of manipulating the underlying assumptions for mortgage-sale related gains that helped the company generate 28 straight quarters of record profit.

Doral's lending unit is actually "Doral Mortgage". I'll put up information on the relative size of that unit as it becomes available. However it seems a foregone conclusion that the influence of Doral Mortgage is enough to potentially crater the entire company.

- 2007-01-25: **Evergreen Investment/Carnation Bank** - Subprime builder and financier (story story)

This duo, operating chiefly in Ohio, built homes and financed them for marginal borrowers. Evergreen appears to be the main operation, with Carnation just serving as a financing partner. Recently Evergreen hit the skids as investors apparently figured out it was insolvent, yet still operating. The pair of companies is now being sued by investors and investigated by local, state, and Federal authorities. Here are some stories:

- Investigators search mortgage company
- Law suits against Evergreen Investment Corp.
- Sheriff says raid was bigger -- Carnation Banc search includes 2 other sites

I get the feeling these companies' days are limited.

—> **See the whole list (5 more)**

(link to this site as: ml-implode.com, lenderimplode.com, or mortgageimplode.com)

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