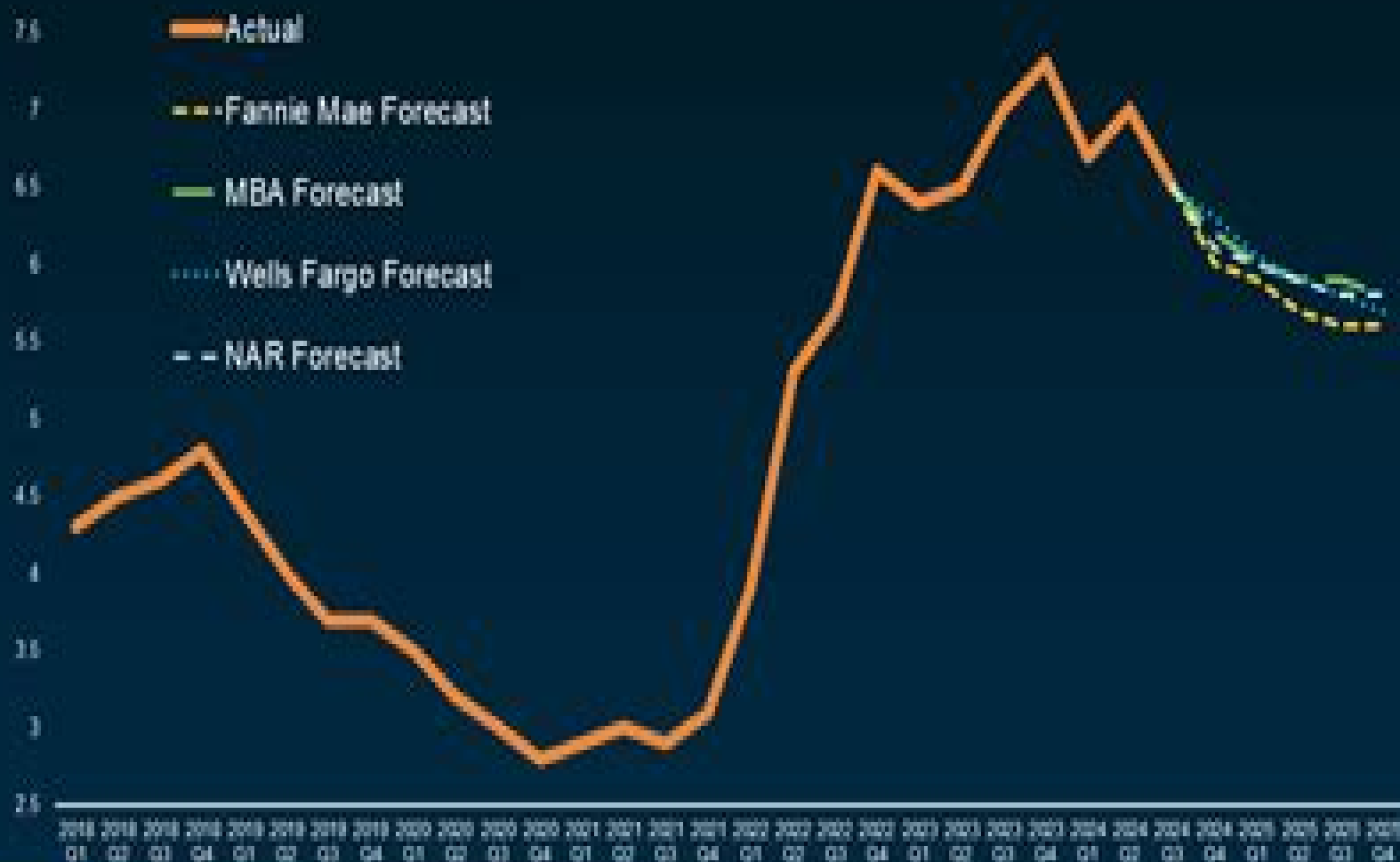


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The Future of Housing Finance Martin Neil Baily, 2011-09-30 Fannie Mae and Freddie Mac government sponsored enterprises that played a prominent role in the financial crisis of 2008 and the federal government have come to a crossroads The government must make key decisions about their structure and indeed their very existence The government has played an important role in the American housing market since the early 1930s when the Great Depression ushered in housing programs to promote a stable society The government s role expanded further during the recent housing and financial crisis Fannie Mae and Freddie Mac now dominate the American housing market backing more than 62 percent of new mortgages and holding more than 5 trillion in accumulated mortgage risk In *The Future of Housing Finance* Martin Baily and his associates discuss the issues and options that policymakers face as they reassess the government s role in the U S residential mortgage market While presenting diverse analytical perspectives including a contribution from former chairman of the Federal Reserve Alan Greenspan all contributors agree that the government s support for mortgage financing in the recent past was too broad and deep but some role is necessary to maintain the stability of the housing finance market The Obama administration has recommended reducing the role of Fannie and Freddie while replacing them with a private market approach but continuing federal support for worthy borrowers But what will Congress agree to And how fast will it move on any initiative Specific topics include Introduction of a new system to reduce incentives that encourage excessive risk taking Gradual withdrawal of Fannie and Freddie from the housing finance system New approaches to regulating mortgage securitization with financial stability as a primary goal Use of government backed guarantees through institutional structures designed to limit moral hazard

Kiplinger's Personal Finance ,1990-05 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics

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Legal Bulletin ,1955 *The Bankers Magazine* ,1971 *Reports of Cases Determined in the Appellate*

Courts of Illinois Illinois. Appellate Court, Martin L. Newell, Mason Harder Newell, Walter Clyde Jones, Keene Harwood Addington, James Christopher Cahill, Basil Jones, James Max Henderson, Ray Smith, 1900 **Cases Decided in the Supreme Court of Virginia** Virginia. Supreme Court, 1997 **Everyone's Money Book** Jane Bryant Quinn, 1979 **The Commercial & Financial Chronicle and Hunt's Merchants' Magazine** ,1880 **The Economist** ,1892 **The Northwestern Reporter** ,1916 *The Weekly Underwriter* ,1929 **An Encyclopaedia of Conveyancing and Commercial and Mercantile Documents** ,1920 **Flightlog** ,1991

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