



# **The Rise and Fall of the US Mortgage and Credit Markets: A Comprehensive Analysis of the Market Meltdown**

*James Barth*

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The mortgage meltdown: what went wrong and how do we fix it?

Owning a home can bestow a sense of security and independence. But today, in a cruel twist, many Americans now regard their homes as a source of worry and dashed expectations. How did everything go haywire? And what can we do about it now?

In *The Rise and Fall of the U.S. Mortgage and Credit Markets*, renowned finance expert James Barth offers a comprehensive examination of the mortgage meltdown. Together with a team of economists at the Milken Institute, he explores the shock waves that have rippled through the entire financial sector and the real economy. Deploying an incredibly detailed and extensive set of data, the book offers in-depth analysis of the mortgage meltdown and the resulting worldwide financial crisis. This authoritative volume explores what went wrong in every critical area, including securitization, loan origination practices, regulation and supervision, Fannie Mae and Freddie Mac, leverage and accounting practices, and of course, the rating agencies. The authors explain the steps the government has taken to address the crisis thus far, arguing that we have yet to address the larger issues.

- Offers a comprehensive examination of the mortgage market meltdown and its reverberations throughout the financial sector and the real economy
- Explores several important issues that policymakers must address in any future reshaping of financial market regulations
- Addresses how we can begin to move forward and prevent similar crises from shaking the foundations of our financial system

*The Rise and Fall of the U.S. Mortgage and Credit Markets* analyzes the factors that should drive reform and explores the issues that policymakers must confront in any future reshaping of financial market regulations.

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