Guaranteed to Fail: Fannie Mae, Freddie Mac, and the Debacle of Mortgage Finance

By Viral V. Acharya, Matthew Richardson, Stijn van Nieuwerburgh, Lawrence J. White

Princeton University Press. Hardback. Book Condition: new. BRAND NEW, Guaranteed to Fail: Fannie Mae, Freddie Mac, and the Debacle of Mortgage Finance, Viral V. Acharya, Matthew Richardson, Stijn van Nieuwerburgh, Lawrence J. White, The financial collapse of Fannie Mae and Freddie Mac in 2008 led to one of the most sweeping government interventions in private financial markets in history. The bailout has already cost American taxpayers close to $150 billion, and substantially more will be needed. The U.S. economy - and by extension, the global financial system - has a lot riding on Fannie and Freddie. They cannot fail, yet that is precisely what these mortgage giants are guaranteed to do. How can we limit the damage to our economy, and avoid making the same mistakes in the future? "Guaranteed to Fail" explains how poorly designed government guarantees for Fannie Mae and Freddie Mac led to the debacle of mortgage finance in the United States, weighs different reform proposals, and provides sensible, practical recommendations. Despite repeated calls for tougher action, Washington has expanded the scope of its guarantees to Fannie and Freddie, fueling more and more housing and mortgages all across the economy - and putting all of us at...

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