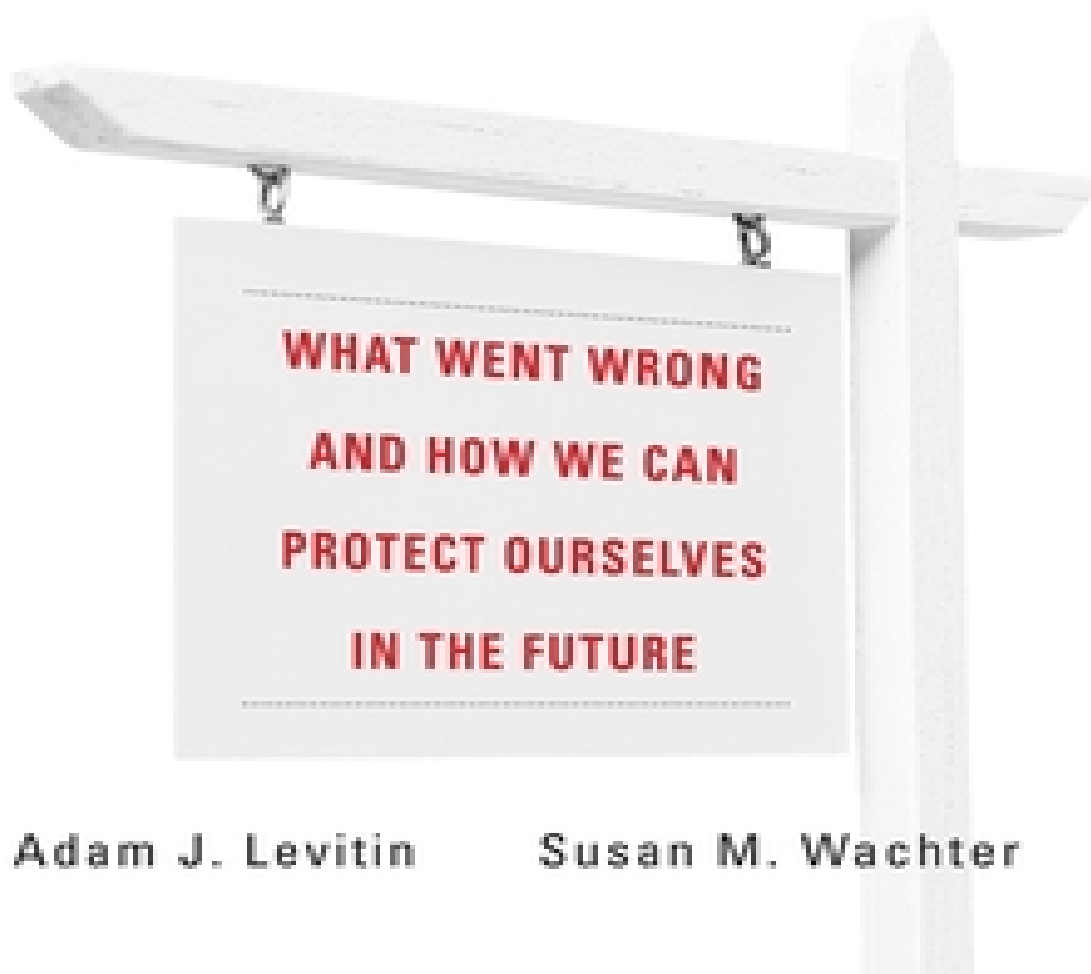


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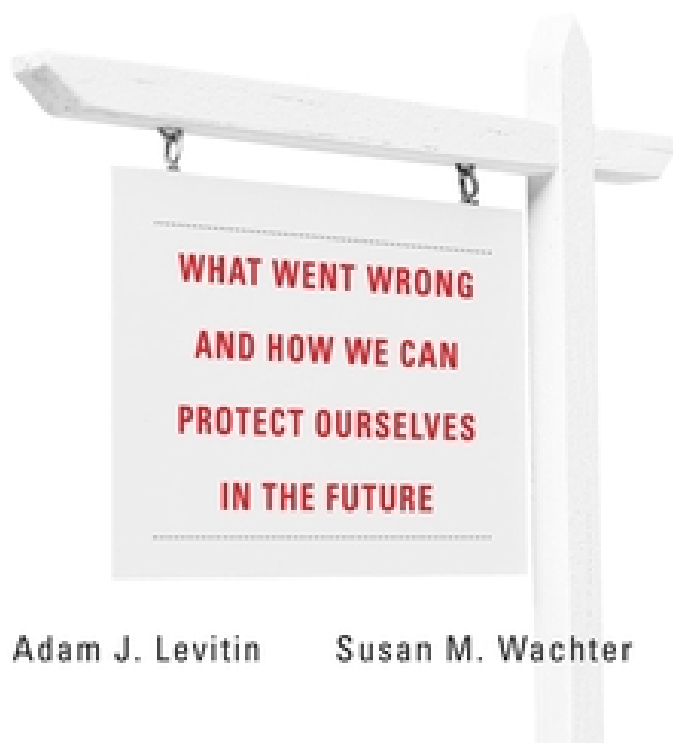


Adam J. Levitin

Susan M. Wachter

**The Great American Housing Bubble: What Went Wrong and How We Can Protect
Ourselves in the Future
by Adam J. Levitin**

THE GREAT AMERICAN HOUSING BUBBLE



Adam J. Levitin Susan M. Wachter

SYNOPSIS

The definitive account of the housing bubble that caused the Great Recession--and earned Wall Street fantastic profits. The American housing bubble of the 2000s caused the worst global financial crisis since the Great Depression. In this definitive account, Adam Levitin and Susan Wachter pinpoint its source: the shift in mortgage financing from securitization by Fannie Mae and Freddie Mac to "private-label securitization" by Wall Street banks. This change set off a race to the bottom in mortgage underwriting standards, as banks competed in laxity to gain market share. The Great American Housing Bubble tells the story of the transformation of mortgage lending from a dysfunctional, local affair, featuring short-term, interest-only "bullet" loans, to a robust, national market based around the thirty-year fixed-rate mortgage, a uniquely American innovation that served as the foundation for the middle class. Levitin and Wachter show how Fannie and Freddie's market power kept risk in check

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