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Subprime Mortgages Edward Gramlich, 2007-07-30 Over the past decade a new mortgage market offering loans at low interest rates and for little or no money down has given low income people an opportunity to pursue the American dream of homeownership The resulting wave in home buying promised to stabilize neighborhoods and families boost the economy and reduce crime In many ways the optimists were correct but now less than fifteen years later the subprime mortgage market is collapsing threatening to take the rest of the housing sector along with it Subprime Mortgages America's Latest Boom and Bust analyzes how the subprime market emerged why it is in crisis and how we can reform public policy to avert disaster An attendant examination of the rental market also offers recommendations for shoring up what may be the best housing option for some families

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