



Building a New Infrastructure for the Secondary Mortgage Market (Paperback)

By Federal Housing Finance Agency

Createspace, United States, 2014. Paperback. Condition: New. Language: English . Brand New Book ***** Print on Demand *****.The purpose of this white book is to describe a proposed framework for both a new securitization platform and a model Pooling and Servicing Agreement as set forth in the February 2012 Strategic Plan for Enterprise Conservatorships (Strategic Plan) published by the Federal Housing Finance Agency (FHFA). The Strategic Plan envisions the building and use of a new infrastructure by Fannie Mae and Freddie Mac (the Enterprises) as an efficient, logical extension of existing FHFA initiatives aligning the standards and practices of the Enterprises. It also envisions that this effort could have broader application to the future housing finance market. The proposed infrastructure has two complementary goals: (1) replace the outmoded proprietary infrastructures of the Enterprises with a common, more efficient model; and (2) establish a framework that is consistent with multiple states of housing finance reform, including greater participation of private capital in assuming credit risk. Success in achieving these goals will provide a sound, efficient and flexible operating environment in the shorter term, and help provide policy makers with the means to design a mortgage finance system unfettered by legacy processes...



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