# THE SUBPRIME VIRUS

RECKLESS CREDIT, REGULATORY FAILURE, AND NEXT STEPS

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**Christine Riefa, Severine Saintier** 

The Subprime Virus Kathleen C. Engel, Patricia A. McCoy, 2010-11-10 The subprime crisis shook the American economy to its core How did it happen Where was the government Did anyone see the crisis coming Will the new financial reforms avoid a repeat performance In this lively new book Kathleen C Engel and Patricia A McCoy answer these questions as they tell the story behind the subprime crisis The authors experts in the law and the economics of financial regulation and consumer lending offer a sharply reasoned but accessible account of the actions that produced the greatest economic collapse since the Great Depression The Subprime Virus reveals how consumer abuses in a once obscure corner of the home mortgage market led to the near meltdown of the world's financial system. The authors also delve into the roles of federal banking and securities regulators who knew of lenders hazardous mortgages and of Wall Street's addiction to high stakes financing but did nothing until the crisis erupted This is the first book to offer a comprehensive description of the government s failure to act and to analyze the financial reform legislation of 2010 Blending expert analysis vivid examples and clear prose Engel and McCoy offer an informed portrait of the political and financial failures that led to the crisis Equally important they show how we can draw lessons from the crisis to inform the building of a new more stable prosperous and just financial order **Foreclosure Echo** Linda E. Fisher, Judith Fox, 2019-07-18 Fisher and Fox demonstrate how ordinary people experienced the foreclosure crisis and how lenders and public institutions failed to protect them Law and Finance after the Financial **Crisis** Abdul Karim Aldohni, 2016-12-19 The 2008 financial crisis has become one of the defining features of the twenty first century s first decade The series of events which unfolded in the aftermath of the crisis has exposed major structural flaws in many of the financial systems around the globe triggering a global call for legal and regulatory reforms to address the problems that have been uncovered This book deals with a neglected angle of the 2008 financial crisis looking in depth at the implicit effects of the 2008 crisis on the UK financial market The book considers new trends in finance which have emerged since the crisis as well as the challenges faced by some older practices in the UK financial markets After providing a reflective account of the history of law and creditors in the UK the book investigates the proliferation of certain forms of financing that have recently become very visible parts of the UK financial market's structure such as high cost short term lending and peer to peer lending It provides legal and economic accounts of these forms of alternative lending charting their developments current status and critically assesses their impact on the UK financial market Also examined are the ongoing funding difficulties faced by Small and Medium Enterprises SMEs and the suitability of the UK current legal framework to support these institutions The book goes on to look at the viability and safety of some other post crisis trends such as banks use of Contingent Convertible Bonds CoCos to improve their resilience **The Great American Housing Bubble Adam** J. Levitin, Susan M. Wachter, 2020-06-09 Adam Levitin and Susan Wachter argue that the housing bubble of the 2000s was caused by private label securitization Competition among Wall Street banks set off a race to the bottom in mortgage

underwriting that inflated home prices but yielded huge profits before the bubble burst To avoid dj vu w e need carefully Vulnerable Consumers and the Law Christine Riefa, Severine Saintier, 2020-10-27 This book regulated securitization charts the difficulties encountered by vulnerable consumers in their access to justice through the contributions of prominent authors academic practitioners and consultants in the field of consumer law and access to justice It demonstrates that despite the development of ADR access to justice is still severely lacking for the vulnerable consumer The book highlights that a broad understanding of access to justice which encompasses good regulation and its public enforcement is an essential ingredient alongside access to the mechanisms of traditional private justice courts and ADR to protect the vulnerable consumer Indeed many of the difficulties are linked to normative obstacles and lack of access to justice is primarily a vulnerability in itself that can exacerbate existing ones In addition because it may contribute to pushing already vulnerable consumers into social exclusion it is not simply about economic justice but also about social justice. The book shows that lack of access to justice is not irreversible nor is it necessarily linked to consumer apathy New technologies could provide solutions The book concludes with a plea for developing inclusive justice systems with more emphasis on public enforcement alongside effective courts systems to offer the vulnerable with adequate means to defend themselves This book will be suitable for both students and practitioners and all those with an interest in the justice system The Routledge Companion to Banking Regulation and Reform Ismail Ertürk, Daniela Gabor, 2016-10-04 The Routledge Companion to Banking Regulation and Reform provides a prestigious cutting edge international reference work offering students researchers and policy makers a comprehensive guide to the paradigm shift in banking studies since the historic financial crisis in 2007 The transformation in banking over the last two decades has not been authoritatively and critically analysed by the mainstream academic literature This unique collection brings together a multi disciplinary group of leading authorities in the field to analyse and investigate post crisis regulation and reform Representing the wide spectrum of non mainstream economics and finance topics range widely from financial innovation to misconduct in banking varieties of Eurozone banking to reforming dysfunctional global banking as well as topical issues such as off shore financial centres Libor fixing corporate governance and the Dodd Frank Act Bringing together an authoritative range of international experts and perspectives this invaluable body of heterodox research work provides a comprehensive compendium for researchers and academics of banking and finance as well as regulators and policy makers concerned with the global impact of financial institutions Meltdown Larry Kirsch, Gregory D. Squires, 2017-03-09 Meltdown reveals how the Consumer Financial Protection Bureau was able to curb unsafe and unfair practices that led to the 2008 financial crisis In interviews with key government industry and advocacy groups along with deep archival research Kirsch and Squires show where the CFPB was able to overcome many abusive practices where it was less able to do so and why Open for business in 2011 the CFPB was Congress s response to the financial catastrophe that shattered millions of middle class and lower income households and threatened the stability of the

global economy But only a few years later with U S economic conditions on a path to recovery there are already disturbing signs of the re emergence of the high risk high reward credit practices that the CFPB was designed to curb This book profiles how the Bureau has attempted to stop abusive and discriminatory lending practices in the mortgage and automobile lending sectors and documents the multilayered challenges faced by an untested new regulatory agency in its efforts to transform the broken but lucrative business practices of the financial services industry Authors Kirsch and Squires raise the question of whether the consumer protection approach to financial services reform will succeed over the long term in light of political and business efforts to scuttle it Case studies of mortgage and automobile lending reforms highlight the key contextual and structural conditions that explain the CFPB's ability to transform financial service industry business models and practices Meltdown The Financial Crisis Consumer Protection and the Road Forward is essential reading for a wide audience including anyone involved in the provision of financial services staff of financial services and consumer protection regulatory agencies and fair lending and consumer protection advocates Its accessible presentation of financial information will also serve students and general readers Arizona Journal of International and Comparative Law, 2012 U.C. Davis Law Review Hastings Law Journal ,2012 University of California, Davis. School of Law, 2013-04 Florida Law Review .2013

Hastings Journal ,2013 Anatomy of a Financial Crisis M. Jarsulic,2010-03-29 An indepth look at the origins and development of the current financial crisis from an economist and Washington insider Jarsulic explains how a wide array of financial institutions including mortgage banks commercial banks and investment banks created a credit bubble that supported nonprime mortgage lending and helped to inflate house prices Subprime Crisis, The: Lessons For Business Students Jaime Perez Luque,2017-02-16 The first major global economic contraction of the 21st century or the Great Recession as it is more commonly known began in December of 2007 and would prove to be one of the most catastrophic economic events in postmodern history The bursting of the American housing bubble and the subprime mortgage crisis that followed are widely attributed as being the primary causes for this economic downturn The content of this book presents an in depth analysis of several of the leading causes of the subprime crisis as well as the subsequent measures that were used to contain a widespread economic recession It is the aim of this book to provide adequate information and tools for readers to gain insight on how we can prevent the same mistakes from happening again This analysis also explores an interesting question when considering public policy was the economic disaster that ensued caused by overzealous consumers who borrowed more than they could afford or was it caused by institutional entities that gambled away the American economy

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