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Programs and Types

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Guaranteed to Fail: Fannie Mae, Freddie Mac, and the Debacle of Mortgage Finance By Viral V. Acharya , Matthew Richardson , Stijn van Nieuwerburgh , and Lawrence J. White Fannie Mae and Freddie Mac, the government sponsored enterprises (GSEs) designed to expand

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No wonder that Fannie and Freddie
 ** The authors are all professors at the NYU Stern School of Business and co-authors of the book, "Guaranteed to Fail:

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2 Viral Acharya et al.

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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 risk.

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“Guaranteed to Fail: Fannie Mae, Freddie Mac and the Debacle of Mortgage Finance” is from Princeton (222 pages, \$24.95). To buy this book in North America, click here.

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The financial collapse of Fannie Mae and Freddie Mac precipitated one of the biggest government interventions in private financial markets in history. The bailout has already cost US taxpayers around \$150 billion. The authors of the book maintain that these government-sponsored enterprises were guaranteed to fail.</p>

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