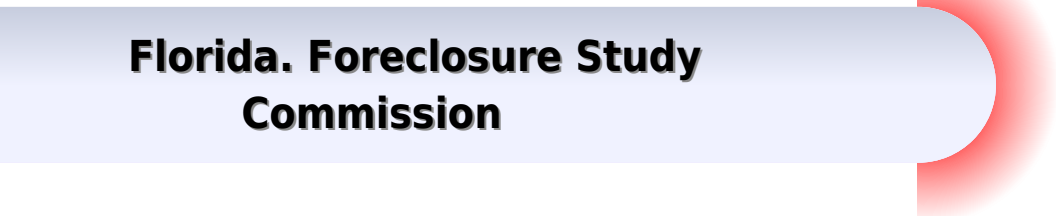




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Report to Congress on the Root Causes of the Foreclosure Crisis Christopher E. Herbert, 2010-06 Analyzes data and trends in the residential housing market and reviews the academic lit and industry press on the root causes of the current foreclosure crisis FC Provides a review of policy responses and recommended actions to mitigate the FC and help prevent similar crises from occurring in the future Contents 1 Trends in Delinquencies and Foreclosures Regional Trends in Foreclosures 2 Lit Review General Lit on Causes of Foreclosures and Delinquencies Lit Assessing Causes of the Current FC Factors Enabling Expanded Risky Lending 3 Policy Responses to the FC Efforts To Address Rising Foreclosures Efforts To Reduce the Risk of High Rates of Mortgage Foreclosures in the Future Mortgage Market Reform Illus Final Report Florida. Foreclosure Study Commission, 1992 **Attorney General Janet Mills' Foreclosure Report** Janet T. Mills, Maine. Department of Attorney General, 2014 **Final Report and Recommendations on Residential Mortgage Foreclosure** Florida. Supreme Court. Task Force on Residential Mortgage Foreclosure Cases, 2009 End Report Minnesota. Secretary of State. Mortgage Foreclosure Data Study Group, 2009 **Final Report**, 2007 **House Select Committee on Rising Home Foreclosures** North Carolina. General Assembly. House of Representatives. House Select Committee on Rising Home Foreclosures, 2008 Report and Recommendations Home Foreclosure Prevention Task Force, 1992 **The Colorado Foreclosure Hotline Report** Colorado Foreclosure Hotline, 2008 **Fight Your Foreclosure in Florida** George J.F. Werner, 2008-01-01 **Interim Report to Congress on the Root Causes of the Foreclosure Crisis** U.S. Department of Housing and Urban Development, 2010 This study of the root causes of the current extremely high levels of defaults and foreclosures among residential mortgages represents the interim report to Congress by the Secretary of the Department of Housing and Urban Development HUD pursuant to Section 1517 of the Housing and Economic Recovery Act HERA of 2008 P L 110 289 The problems in the mortgage market are routinely referred to as a foreclosure crisis because the level of defaults and foreclosures greatly exceed previous peak levels in the post war era and as a result have drawn comparisons to the levels of distress experienced in the Great Depression This interim report contains a review of the academic literature and industry press on the root causes of the current foreclosure crisis and a plan for further discussion of policy responses to the crisis A final report will expand upon this interim report with additional data and analysis of trends in the market as well as a more detailed review of policy responses and recommended actions to mitigate the current crisis and to help prevent similar crises from occurring in the future

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