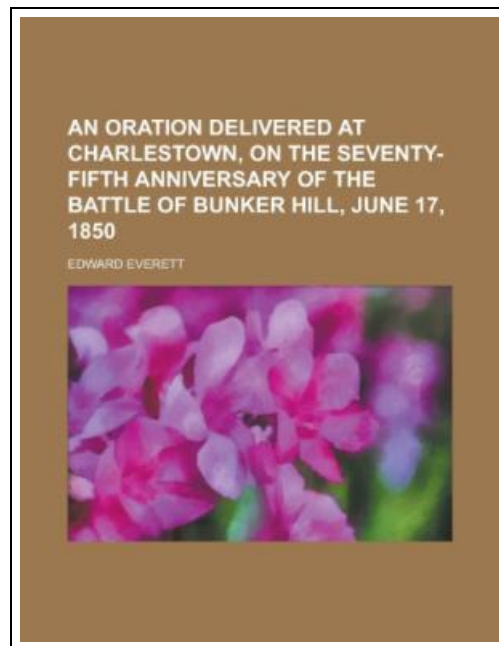


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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 20 pages. OCLC Number: (OCoLC)568857921 Subject: Mortgage-backed securities. Excerpt: . . . would be the case. Moreover, if large private-sector financial institutions assumed responsibility for key enterprise activities or purchased a significant portion of their assets, the perception could arise that the failure of such an institution would involve unacceptable systemic financial risks. Therefore, perceptions that the federal government would provide financial assistance to such financial institutions could undermine market discipline. As we previously reported, the fragmented and outdated U. S. financial regulatory structure already lacks the capacity to effectively oversee large financial conglomerates and reform is urgently needed. Oversight and regulatory structures could help ensure that each option mitigated safety and soundness and systemic risk concerns while helping to achieving housing mission objectives. These oversight and regulatory structures could include the following: for the government entity, granting operational flexibility to obtain staff and informational technology to carry out responsibilities, requiring appropriate disclosures in the federal budget of risks and liabilities to ensure transparency, and instituting robust congressional oversight; for the reconstituted GSE option, reducing or perhaps eliminating mortgage portfolios, establishing capital standards commensurate with risk, and establishing executive compensation limits; and for the privatization or termination option, reforming the current regulatory structure, setting capital standards commensurate with risks (if a federal insurer is established), disclosing risks and liabilities in the federal budget in the interests of transparency, and instituting robust congressional oversight. 15 GAO, Financial Regulation: A Framework for Crafting and Assessing Proposals to Modernize the Outdated U. S. Financial Regulatory System, GAO-09-216 (Washington, D. C. : Jan. 8, 2009). Page 14 G. . . This item ships from La Vergne, TN. Paperback.



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