



The Story Behind the Mortgage and Housing Meltdown: The Legacy of Greed

Kenneth Clark

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Many people think that greedy lenders intent on victimizing unsuspecting borrowers caused the mortgage crisis, saddling them with loans they couldn't afford and taking their houses through foreclosure for later sale at a profit. If that's what you think, you're dead wrong. It was a complex melding of events and opportunities, an economic "perfect storm" that came within a hair's breadth of toppling the American financial system and the economies of numerous other countries. And it didn't have to happen. In this book, Kenneth Clark, a longtime mortgage banker and financial industry insider, talks about the real root causes of the mortgage and housing meltdown and how the government's failures and Wall Street's greed enabled the collapse.

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