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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 the dream of home ownership to millions of Americans, cost taxpayers \$150 billion to date and growing as bad loans collapsed during the financial crisis.

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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 William Black 2011-08-14. Matthew Richardson - *Guaranteed To Fail*.

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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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