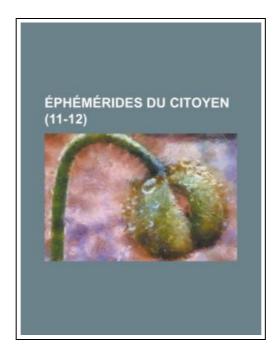
# Ephemerides Du Citoyen (11-12)



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## Reviews

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## **EPHEMERIDES DU CITOYEN (11-12)**



RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 540 pages. Original publisher: Washington: U. S. G. P. O., 2008. LC Number: KF27. B546 2008g OCLC Number: (OCoLC)288945438 Subject: Foreclosure -- Ohio. Excerpt: . . . 7 tional material as attachments. Congress must get tougher in its own investigations of what brought Americas financial system to this predicament. An equity washout of this magnitude does not happen by spontaneous combustion. It was willed to happen. Specific people in specific places set the pieces in place to allow this to proceed. Many of them have been handsomely rewarded. America needs to know who they were and are; I believe Congress should authorize a full independent investigation into the roots of this crisis and trace back the unstable period following the savings and loan crisis in the late 1980 s. The development of the inter-national mortgage securitization instrument itself deserves more attention. In effect, this became a clever and high-risk credit device with little transparency that acted like a bank. It created money or at least the illusion of it in a Ponzi-like scheme or manner and it did so without the normal regulatory restraint of full accounting and proper examination. How could the national regulators let that happen Well, the first institution to embark on subprime lending was Su-perior Bank of Hinsdale, Illinois, ultimately bought by Charter Bank here in Ohio. Superior Bank was created out of the Resolu-tion Trust Corporation. By the late 1990 s, Superiors return on as-sets was 7.5 times the industry average. It held a very different portfolio. It had a CAMEL rating of 2, yet its executives were fi-nancially rewarded for presiding over ruin. No Federal regulator stepped in to properly examine the institution. Why Where was the Office...



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