

Mortgage-Backed Securities

- MBS deserve much of the credit for our very efficient secondary mortgage market
 - ◆ Has enabled homebuyers to tap broad national and even international sources of capital
- “Agency” MBS have not been a default problem
 - Even though sellers have no residual interest in the loans they sell, it is a “repeated game” with the two GSEs and a lender who wants to continue to play is evaluated by the quality of the loans sold
 - Locking up mortgages in an MBS does create problems for those who want to modify loan terms
 - Not such a big issue for Agency pass-through MBS
 - Mostly backed by FRMs where modification is less of an issue
- The next section will discuss the operation of the major agency mortgage-backed security programs in detail
 - ◆ From an investor’s perspective, these securities eliminate default risk
 - ◆ Prepayment risk is unaffected by MBS structure and is the major source of risk and return in Agency MBS

Mortgage Backed Securities Report

M Lipman



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