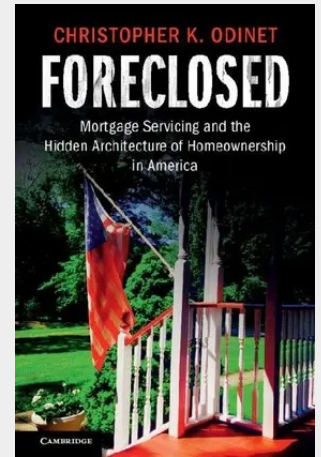


Foreclosed

In *Foreclosed*, Christopher K. Odinet gives voice to the stories of homeowners that have been neglected, particularly those facing foreclosure and deep financial distress. The book reveals the powerful and often invisible mortgage servicing industry, the tremendous discretionary power it wields over the housing lives of most Americans, and the servicing problems that still persist today. In doing so, it unveils a quiet and dangerous market shift in mortgage servicing - namely, an ongoing move toward a shadow banking sector where regulation is weak - that threatens the stability of our housing finance system. Ultimately, the book demonstrates how the law does not afford homeowners the protection most think and how regulation of these mortgage middlemen remains weak. *Foreclosed* should be read by anyone concerned with the state of housing and home ownership in the United States.

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128,70 €

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Lieferfrist: bis zu 10 Tage

Artikelnummer: 9781108418706

Medium: Buch

ISBN: 978-1-108-41870-6

Verlag: Cambridge University Press

Erscheinungstermin: 16.01.2019

Sprache(n): Englisch

Auflage: Erscheinungsjahr 2019

Produktform: Gebunden

Gewicht: 490 g

Seiten: 300

Format (B x H): 157 x 235 mm

