# The Subprime Mortgage Crisis

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## Introduction

Incentives came by and an investment ground was ripe. Financial companies had money to invest and the housing sector had room for investment. This can be a description of what was later to be seen as one of the world worst economic crisis.

The subprime mortgage crisis that was experienced in the United States between the period of years 2007 and 2010 had its effect felt world wide. This discussion seeks to illustrate the financial and economic effects of the crisis. The paper will include the causes of the subprime mortgage crisis, its development and the global affects that it caused.

# Subprime mortgage

Subprime mortgage is a mortgage to a person who has a low probability of paying back the loan. Though financial companies engage risk in giving loans, loans are normally given to people with credible ability to pay back the given loan. The subprime mortgage however breaches the mortgage standard by lowering the level of strictness on the qualifications on mortgage (Pritchard, 2011).

## Causes of the crisis

Bianco (2008) explained that one of the reasons that caused the crisis was the escalated increase in the housing value. The value of houses started rising in the year 2001 and climaxed in the year 2005. The market equilibrium forces then had to bring down the risen prices. This saw real estate loose value to the point that the real estate valuations got lower than the mortgage loans.

Another reason for the crisis was the low interest rates in mortgage and subprime mortgage in particular. The action by the federal bank to reduce short term rates in order to correct the 2000 recession was also a factor. The low rates that were reduced

# **Subprime Mortgage Crisis Essay**

**Roman Wölfel** 

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#### **Table of Contents Subprime Mortgage Crisis Essay**

- 1. Understanding the eBook Subprime Mortgage Crisis Essay
  - The Rise of Digital Reading Subprime Mortgage Crisis Essay
  - Advantages of eBooks Over Traditional Books
- 2. Identifying Subprime Mortgage Crisis Essay
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
- 3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Subprime Mortgage Crisis Essay
  - User-Friendly Interface
- 4. Exploring eBook Recommendations from Subprime Mortgage Crisis Essay
  - Personalized Recommendations

- Subprime Mortgage Crisis Essay User Reviews and Ratings
- Subprime Mortgage Crisis Essay and Bestseller Lists
- 5. Accessing Subprime Mortgage Crisis Essay Free and Paid eBooks
  - Subprime Mortgage Crisis Essay Public Domain eBooks
  - Subprime Mortgage Crisis Essay eBook Subscription Services
  - Subprime Mortgage Crisis Essay Budget-Friendly Options
- 6. Navigating Subprime Mortgage Crisis Essay eBook Formats
  - ∘ ePub, PDF, MOBI, and More
  - Subprime Mortgage Crisis Essay Compatibility with Devices
  - Subprime Mortgage Crisis Essay Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Subprime Mortgage Crisis Essay
  - Highlighting and Note-Taking Subprime Mortgage Crisis Essay
  - Interactive Elements Subprime Mortgage Crisis Essay
- 8. Staying Engaged with Subprime Mortgage Crisis Essay
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Subprime Mortgage Crisis Essay
- 9. Balancing eBooks and Physical Books Subprime Mortgage Crisis Essay
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Subprime Mortgage Crisis Essay
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Subprime Mortgage Crisis Essay
  - Setting Reading Goals Subprime Mortgage Crisis Essay
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Subprime Mortgage Crisis Essay
  - Fact-Checking eBook Content of Subprime Mortgage Crisis Essay

- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
- 14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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