

# Way Too Big to Fail: How Government and Private Industry Can Build a Fail-Safe Mortgage System

William A. Frey

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With the consequences of the subprime mortgage crisis still making headlines more than four years after its onset, there can be little doubt that we are facing one of the greatest financial calamities in United States history. Although many accounts of this crisis have pointed fingers at particular villains or causes, none have offered a complete plan for rebuilding the all-important U.S. mortgage market - until now. Investor advocate and structured finance expert William Frey has proven that he is one of the few people in the world with the expertise to build a successful mortgage finance market, having created from scratch a mortgage backed securities market in Russia in 2006 that continues to thrive today. In Way Too Big to Fail, Frey reveals why we are at a critical crossroads as a nation between a future mortgage market dominated by the government and one that is powered by the private sector. If, consistent with the statements of this administration, we are working towards the latter, important changes must be made right now. Drawing on his colorful experiences as a banker, trader, researcher, and salesperson throughout the twists and turns of the mortgage boom and the resulting mortgage crisis, Frey lays out in clear and accessible language how realigning economic incentives in the U.S. mortgage market can bring back private capital, revitalize a broken system and make the dream of homeownership a reality once again.

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