# Causes of subprime crises

- Boom and Burst in housing market
- Homeowner speculation
- High-risk mortgage loans and lending/borrowing practices
- Securitization practises
- Inaccurate credit ratings
- Government Regulation
- Role of Fannie Mae and Freddie Mac
- Financial institution debt levels and incentives

# **Report On The Subprime Crisis**

Shasha Hu

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