



The US Mortgage Crisis at the beginning of this millennium

Judith Zylla-Woellner

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Seminar paper from the year 2012 in the subject Business economics - Investment and Finance, grade: 2,5, Berlin School of Economics and Law (IMB), course: MBA Seminar, language: English, abstract: The United States mortgage crisis was one of the primary indicators of the financial crisis at the beginning of this millennium, characterized by an increase in subprime mortgage account receivables and foreclosures, and follow-on by a decline of securities. Due to this crisis many investment banks went bankrupt for instance Lehmann Brothers. The proportion of lower-quality subprime mortgages originated rose from the originally 8% to approximately 20% from 2004-2006, with much higher ratios in some parts of the United States. These subprime mortgages were well-liked in the United States and were one of the only options for many immigrants to own their dream house in the United States. A high percentage of the mortgages, over 90% in 2006, were adjustable-rate mortgages. This was part of a broader trend of lowered lending standards and higher-risk mortgage products.

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