



The Mortgage Wars: Inside Fannie Mae, Big-Money Politics, and the Collapse of the American Dream

Timothy Howard

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The former Fannie Mae CFO's inside look at the war between the financial giants and government regulators

A provocative true-life thriller about the all-out fight for dominance of the mortgage industry—and how it nearly destroyed the global financial system

Many books have been written about the 2008 financial crisis, but they miss the biggest story of the meltdown: the battle between giant financial companies to dominate the \$11 trillion mortgage market that almost destroyed the global financial system. For more than twenty years, until 2004, Timothy Howard was a senior executive at the best known of those companies, Fannie Mae, and he was in the middle of that fight.

In *The Mortgage Wars*, Howard explains how seemingly unrelated developments in banking regulation, housing policy, Wall Street financial innovation, and political lobbying all combined to wreak havoc on the American housing market and the world economy.

Timothy Howard was Vice Chairman and Chief Financial Officer of Fannie Mae until 2004. Prior to this, he was senior financial economist at Wells Fargo Bank in San Francisco.



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