



# Finance Monsters: How Massive Unregulated Betting by a Small Group of Financiers Propelled the Mortgage Market Collapse Into a Global Financial Crisis

*By Howard B Hill*

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What was the real reason for the worst financial crisis the world has seen since the Great Depression of the 1930s?

Was the problem really subprime mortgages? Predatory lending? Fannie Mae, Freddie Mac and government policy? Rating Agencies failing to do their job? Banks too big to fail?... Or was it something else?

Inside these pages, Howard B. Hill points to another reason why the financial gears of our global economy froze in 2008. As a Wall Street professional for over 25 years, Hill was one of the key individuals responsible for building the mortgage securitization market, and he understands it the way few do.

He analyzes the securitization market from its inception through its glory years through its disastrous legacy. He takes you onto the trading floors, to meet the people who made the market boom...and bust.

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### **Editorial Review**

#### **Review**

In Finance Monsters [Hill] divulges the full narrative of how these sophisticated tools were developed, incorporated, and misused by the industry. His book is an urgent, riveting chronicle of innovation that outpaced regulation, and a thrilling blow-by-blow account of how the leading institutions in the field brought about a global crash.

*-- National Memo, Weekend Reader, December, 2014*

#### **About the Author**

HOWARD B. HILL was one of Wall Street's original "rocket scientists." He worked at AG Becker Paribas, Prudential Securities, the Union Bank of Switzerland, Daiwa Securities, Deutsche Bank and MassMutual Financial.

His innovative bond structures helped lower the cost of home financing on three continents, and the analytic techniques he pioneered have become essential for investors and risk managers in many of our largest financial institutions.

Howard is credited with an unequalled number of industry "firsts" in the securitization market, including the Z-PAC, super PO, ACE and re-REMIC bond structures. His teams executed first-time securitizations that lowered financing costs for apartment buildings, equipment leases, mobile home parks, nursing homes and life insurance policyholder loans.

After working at investment firms for 25 years, Howard now trades for his own account and writes the popular blog [mindonmoney.wordpress.com](http://mindonmoney.wordpress.com). Howard's publications include chapters in the Euromoney International Debt Capital Markets Handbook, 2006 edition and the Euromoney International Debt Capital Markets Handbook, 2007 edition; articles on REITs and hedging strategies for Financial Planning magazine; and general market commentary for the website NationalMemo.com. He lives in New Milford, Connecticut.

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##### **Doreen Williams:**

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**Robert Doyle:**

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**Michael Hilton:**

The reason? Because this Finance Monsters: How Massive Unregulated Betting by a Small Group of Financiers Propelled the Mortgage Market Collapse Into a Global Financial Crisis is an unordinary book that the inside of the e-book waiting for you to snap the idea but latter it will shock you with the secret that inside. Reading this book close to it was fantastic author who write the book in such incredible way makes the content inside easier to understand, entertaining means but still convey the meaning totally. So , it is good for you for not hesitating having this anymore or you going to regret it. This excellent book will give you a lot of benefits than the other book include such as help improving your ability and your critical thinking technique. So , still want to hold up having that book? If I have been you I will go to the guide store hurriedly.

**Colleen Williams:**

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