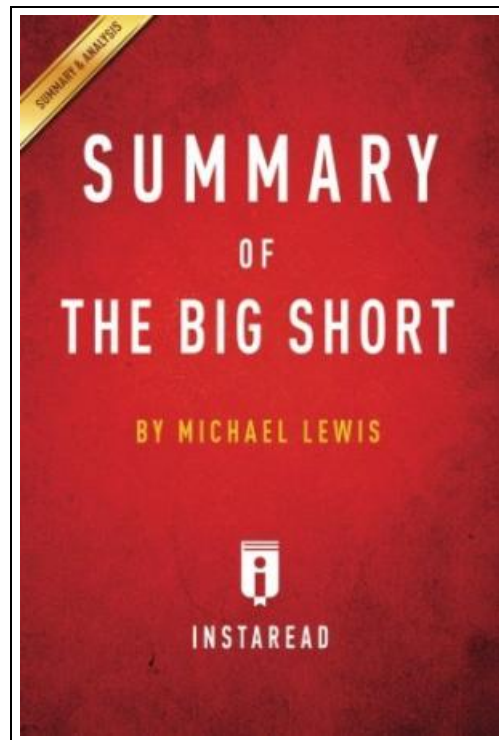


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Createspace Independent Publishing Platform, United States, 2014. Paperback. Book Condition: New. 224 x 144 mm. Language: English . Brand New Book \*\*\*\*\* Print on Demand \*\*\*\*\*.PLEASE NOTE: This is a summary of the book and NOT the original book. The Big Short by Michael Lewis - A 15-minute Instaread Summary Inside this Instaread Summary: - Overview of the entire book - Introduction to the important people in the book - Summary and analysis of all the chapters in the book - Key Takeaways of the book - A Reader's Perspective Preview of this summary: Chapter 1 In December of 1991, Steve Eisman was working for Oppenheimer and Co. as an analyst and became known for his knack for ignoring consensus, an analysis of a stock's future sales and earnings. In the early 1990s, the Salomon Brothers trading floor began a whole new bond market by packaging mortgages into bonds. In this way, they began to tap the unused equity many people had in their homes, driving the interest rates of mortgages so low that even those with less than perfect credit could get low rates. This led to a surge in subprime mortgages, mortgages offered to those with poor credit ratings. Subprime mortgages were then packaged into bonds and sold to investors. Eisman hired accountant Vincent Daniel to help him decipher the suspicious accounting used by subprime mortgage originators. Daniel discovered companies were booking profits for expected future values of loans, and prematurely displaying themselves as profitable. However, they were failing to reveal the delinquency rate of the home loans they were making, claiming that they were selling these loans to be packaged as bonds, so their risk was limited. An example of this was Long Beach Savings, one of the first banks to implement what was called the originate...



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