

# SECURITIZATION

An Article that Demystifies The Process of Sourcing Capital

by  
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This study was inspired by the author's experience with the illegal acts of banks and their allies as described in her article [Battling Homewreckers](http://www.finfix.org/BattlingHomewreckers.pdf) (<http://www.finfix.org/BattlingHomewreckers.pdf>). A book is planned to present the author's story beyond the academic audience.

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### Long Term Effects of Securitizing Mortgages

This study unpacks and analyzes Securitization, the first phase in the [Flow of Financing](#). The purpose is to identify and measure the short- and long-term effects that securitization can wield on investors, borrowers and financial



institutions. Our model identifies and measures the short and long-term effects of securitization on participants by measuring which expected cash flows can actually be realized when creating and managing the mortgage-backed security, from inception to maturity. Other derivatives and securities may be analyzed by the model. The analysis highlights the critical impact of securitization on the national financial system, the economy, and the combined global financial system and global economy.

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