



The Home Equity Lending Industry: Refinancing Mortgages for Borrowers with Impaired Credit

John C. Weicher

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The Home Equity Lending Industry is the first public policy analysis of a rapidly growing sector of the housing finance system. It describes the homeowners who - despite impaired credit - have refinanced their mortgages in increasing numbers, outlines the terms on which they have been able to obtain loans, and summarizes the experience of lenders and borrowers after the mortgages have been issued. The study draws on new data sources to illuminate a market that has been ignored or discussed only in anecdotes.

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