

# PRIMARY AND SECONDARY MORTGAGE MARKETS

## PRIMARY MORTGAGE MARKET

*The marketplace whereby loans are originated.*

Individual home buyers go to lending institutions to obtain a loan



**Lenders in the Primary Mortgage Market Include:**

- Commercial Banks
- Savings and Loans Associations

**The Primary Mortgage Market Also Includes:**



### MORTGAGE BROKERS

*A broker who arranges a loan between a lender and a borrower for a fee.*



### MORTGAGE BANKERS

*A person whose principal business is the originating, financing, closing, selling and servicing of loans secured by real property for lenders on a contractual basis.*

## SECONDARY MORTGAGE MARKET

*The market in which lending institutions sell their loans to investors.*

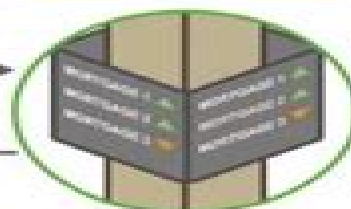
### PRIMARY MARKET



Sells Mortgages

Mortgage Purchase  
Provides Liquidity

### SECONDARY MARKET



**Participants in the Secondary Mortgage Market Include:**

- Fannie Mae
- Freddie Mac
- Ginnie Mae

Lending institutions originate loans in the primary mortgage market.  
Lenders then package those loans and sell them in the secondary mortgage market.

By selling their existing loans in the secondary mortgage market,  
lenders are given more liquidity to make new loans to home buyers and homeowners.

# Secondary Market Residential Mortgage Transactions

**United States. Congress. House.  
Committee on Banking, Finance, and  
Urban Affairs. Subcommittee on  
Consumer Affairs and Coinage**

## **Secondary Market Residential Mortgage Transactions:**

**Financing Residential Real Estate** Megan Dorsey, David L. Rockwell, 2005      Residential Mortgage Investment Act of 1983 United States. Congress. House. Committee on Education and Labor. Subcommittee on Labor-Management Relations, 1984      **The Report of the President's Commission on Housing** United States. President's Commission on Housing, 1982      **Report of the Federal Home Loan Mortgage Corporation** Federal Home Loan Mortgage Corporation, 2002      **The Bankruptcy Reform Act of 2001** United States. Congress. Senate. Committee on the Judiciary, 2002      **Home Mortgage Disclosure Act** United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Consumer Affairs and Coinage, 1992      *Housing Finance International*, 2004

*Congressional Record* United States. Congress, 1971 The Congressional Record is the official record of the proceedings and debates of the United States Congress It is published daily when Congress is in session The Congressional Record began publication in 1873 Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States 1789 1824 the Register of Debates in Congress 1824 1837 and the Congressional Globe 1833 1873

**Mortgage-backed Securities Markets in Asia** S. Ghon Rhee, Yutaka Shimomoto, 1999      **New Approaches to Compensation for Residential Takings** Fred P. Bosselman, Michael D. Newsom, Clifford L. Weaver, 1970 The compensation and relocation of individuals and families displaced by highway construction have been viewed more and more as the responsibility of public agencies but as yet the full scope of this responsibility has not been defined nor have methods for meeting the responsibility been adequately studied and evaluated The underlying premise of this report is that compensation to those displaced by a public project may be increased without increasing the over all demand on the public treasury for highway dollars In the federal aid highway act of 1968 congress recognized that dollars spent in avoiding dissatisfaction may be more efficient than dollars spent in dealing with the effects of that dissatisfaction      The New Encyclopaedia Britannica, 2003      *Advances & Innovations in the Bond and Mortgage Markets* Frank J. Fabozzi, 1989      **Real Estate Transactions** D. Barlow Burke, 1999 Whether your real estate course concentrates on conveyancing mortgages real estate investment or some combination of these topics you ll find Burke s REAL ESTATE TRANSACTIONS Examples Explanations Second Edition a worthy teaching partner This effective study guide builds student confidence by progressing through increasingly difficult material from simple residential transactions to complex topics of commercial real estate Burke facilitates understanding through a clear and lucid writing style that is appealing to students comprehensive coverage of real estate conveyancing and transactions mortgages real estate finance business planning and real estate investments well crafted examples that give students the opportunity to consider various types of transactions and scenarios highly adaptable material that complements a wide range of teaching materials and approaches clear explanations followed by illustrative examples and well chosen questions When you examine the Second Edition of REAL ESTATE TRANSACTIONS Examples Explanations you ll see this

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**Outlook of the Federal Home Loan Bank System**, 1984      **A Practical Guide to FIRREA** Stuart Marshall

Bloch, Wesley S. Williams, 1989      **Real Estate Transactions** Paul Goldstein, 1985      Encyclopedia of American Industries: Service & non-manufacturing industries, 1994      **Occasional Paper** National Bureau of Economic Research, 1960

**Innovations in Development Finance** Larry Litvak, Lawrence Litvak, Belden Hull Daniels, 1979      **Professional Builder, Apartment Business**, 1983-07

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