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TRANSACTIONS OF THE HISTORIC SOCIETY OF LANCASHIRE AND CHESHIRE VOLUME 2 V. 14



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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 22 pages. Original publisher: Washington, D. C. : U. S. General Accounting Office, 1997 OCLC Number: (OCoLC)52111330 Subject: Government-sponsored enterprises -- United States. Excerpt: . . . Appendix II GSE FCS The largest of the two agriculture s, the Farm Credit System (), Agricultural GSEs FCS raises money through bond sales and makes loans directly to farmers. lends this money to the farming sector through a network of member-owned cooperatives with the purpose of ensuring a stable supply of credit to agriculture. Established in 1916, FCS became insolvent in the mid-1980s when inadequate interest-rate risk management and falling land FCS prices depressed the value of collateral behind credit and created large losses for the institution. This necessitated a federal bailout through the Financial Assistance Corporation (), which injected funds into FCS FAC FCS by issuing 1. 261 billion in bonds. FCS GSE Unlike direct loans and loans, the other agricultural - Farmer Mac - operates by promoting a secondary market for agricultural loans. Farmer Mac was created in 1987 by the same legislation that provided for FCS bailout. Its purpose was to create and oversee a secondary market the for, and to guarantee securities based on, farm real estate loans. However, GSE unlike the s in the housing sector, Farmer Mac was not able to establish a growing niche in farm credit markets by guaranteeing farm securities. As a result of the decline in Farmer Macs capital base, the Farm Credit System Reform Act of 1996 expanded its powers. The 1996 Act transformed Farmer Mac from just a guarantor of securities formed from loan pools into a direct purchaser of mortgages in order to form pools to securitize. The expanded powers make it more attractive for...



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