

## Transactions of the Historic Society of Lancashire and Cheshire Volume 2 V. 14



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*(Lavina Torp)*

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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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