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This booklet addresses the risks inherent in mortgage banking, which generally involves loan originations as well as purchases and sales of loans through the secondary mortgage market. This booklet addresses risks associated with mortgage banking, relevant laws and regulations, accounting principles, regulatory guidance, and risk management. For more information regarding a bank's origination of mortgage loans to be retained in its own portfolio, refer to the " Retail Lending " and ...

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As a former mortgage banking chief executive, my experience confirmed to me that a potentially self-defeating view of business and management behavior prevails in the mortgage world. Many mortgage leaders brace themselves against the powerful forces currently afoot by placing more weight on the leg that's planted in the past than the one in the present.

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