

## FDIC And Treasury Guidance May Spur Covered Bonds

Published in *Law360*

August 18, 2008

The Federal Deposit Insurance Corporation and the Department of the Treasury have issued guidance on covered bonds, which provide financial institutions an alternative method of financing residential mortgage loans and can aid in combating the developing housing and credit crisis. This article summarizes the guidance issued by federal regulators and the effects it may have on the U.S. covered bond market.

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