

Title:

The Unethical Decisions that Led to an Economic Crisis: Mortgage Lenders and Ethics

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Abstract

Unethical business decisions made by mortgage lenders affect our economy in a negative manner. Our research will show the economic downturn has been influenced by several mortgage lenders' decisions to fund mortgages without regard to whether or not the funds can or will be paid back. We conducted a survey to identify current trends in the way Americans perceive the mortgage-lending crisis. Our findings will reveal the majority of our respondents believe the mortgage-lending crisis is a result of unethical behaviors that could have been prevented. Our research and analysis will discuss the public's views on this pressing situation, and analyze different ways to ensure ethical behavior in the mortgage-lending world.