

# Downsizing Home-Loan Dreams

By John  
Carney

Home lending is unlikely to live up to some of the highest hopes for the coming year.

Nearly one out of three U.S. banks sees demand falling for the most popular type of mortgages—those eligible to be sold to Fannie Mae and Freddie Mac—according to the Federal Reserve’s quarterly survey of banks’ senior loan officers, out Monday.

The...

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