

Documents for the May 11th Hearing: "Transparency as an Alternative to Risk Retention"

Read the [Opening Statement](#) of Full Committee Ranking Member Elijah E. Cummings

Read the testimony of [Edward DeMarco](#) , Acting Director, Federal Housing Finance Agency

Read the testimony of [Dr. Anthony B. Sanders](#) , Mercatus Center Senior Scholar and Distinguished Professor of Real Estate Finance, George Mason University

Read the testimony of [Joshua Rosner](#) , Partner, Graham Fisher & Company

Read the testimony of [Janneke Ratcliffe](#) , Executive Director, Center for Community Capital, University of North Carolina at Chapel Hill