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James Mercer is a Partner in the Corporate Practice Group in the firm's San Diego (Del Mar) and London offices. Areas of Practice. Mr. Mercer practices in the area of corporate law, with an emphasis in United States and cross-border capital markets and merger and acquisition transactions.

James A. Mercer III - Sheppard Mullin Corporate Attorney

Summary Subprime mortgage bubble. The precipitating factor for the Financial Crisis of 2007-2008 was a high default rate in the United States subprime home mortgage sector - the bursting of the "subprime bubble". While the causes of the bubble are disputed, some or all of the following factors must have contributed.

Financial crisis of 2007-2008 - Wikipedia

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