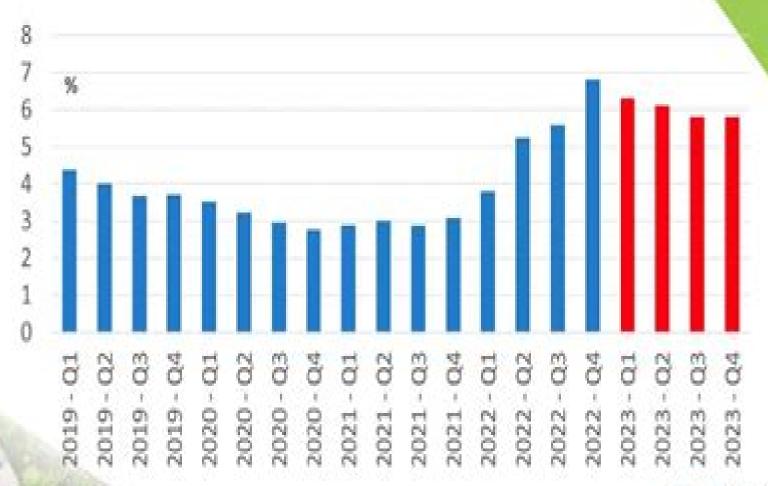
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The Smart Cookies, Jennifer Barrett

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Mortgage Markets Worldwide Danny Ben-Shahar, Charles Leung, Seow-Eng Ong, 2009-01-28 The book provides a theoretical and empirical evaluation of different housing finance systems presenting a collection of studies that describe various aspects of selected mortgage markets around the world The uniqueness of the chosen markets lies in the fact that they represent not only different regions around the globe Africa the Middle East Asia and Eastern Europe but also understudied markets in different stages of economic and financial development This book examines questions relating to housing finance efficiency and contract heterogeneity In addition itanalyses the securitization experiences in these countries to provide lessons on how mortgage markets are integrated with capital markets and how particular institutional framework interacts withmortgage markets Short reviews are provided for each of the selected mortgage markets. The review will include institutional aspects of themarkets such as the size and structure of the market including flows and accumulation of funds a description of the competition and a presentation of the major competitors including marketshare major financial measures etc profitability in themarket trends structural changes the major mortgage instruments and their market share special tax issues the role of the government in the market defaults prepayments mortgage instruments and major regulatory issues. The analysis explores the major existing problems in the mortgagemarket of each country the current steps adopted to solve these problems possible propositions for dealing with the major issues in the future and the implied future developments

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