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Adjustable Rate Mortgages

Hsiu-Wen Wu



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shock Chairman Gray's proposed principles of responsible ARM lending conclude that paper [Handbook of Mortgage Backed Securities](#) Frank J. Fabozzi, 2001-05-14 The definitive guide to mortgage backed securities now revised and updated The classic and single best resource for understanding and trading mortgage backed securities has been brought fully up to date with The Handbook of Mortgage Backed Securities Fifth Edition giving you timely insights into everything from fundamentals to investment characteristics of mortgage backed securities as well as state of the art strategies for capitalizing on opportunities The Handbook's seven sections bring you up to speed on mortgages and pass through securities stripped mortgage backed securities and collateralized mortgage obligations credit sensitive mortgage backed securities prepayment modeling valuation techniques relative value analysis and portfolio strategies commercial mortgage backed securities and non U S mortgage backed securities This edition is more than just a revised edition it's practically a new book twenty nine of the chapters are either new or have been substantially revised reflecting the most recent developments in the mortgage backed securities market in terms of both product development and financial technology These entirely new sections give you a seamless transition into the 24 hour global financial markets of the 21st century

Adjustable Rate Mortgages United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Financial Institutions and Consumer Affairs, 1985

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How Homeowners Choose Between Fixed and Adjustable Rate Mortgages? Yevgeny Mugerma, 2015 Housing is the most important asset in the portfolio of most households Understanding the households decision on housing finance has important implications from a policy perspective due to the effects it may have on the housing prices on the housing market stability and on household welfare The theoretical literature on housing finance focused on figuring out the optimal choice between Fixed Rate Mortgages FRM and Adjustable Rate Mortgages ARM We argue that the standard economic criteria are sometimes inadequate to explain household's choices which may be motivated by psychological factors In other words we claim that household's choice depends only partially on the findings of the theoretical literature We examine the effect of changes in the short term market interest rate on the households choice between fixed rate mortgages FRM and adjustable rate mortgages ARM We test this effect using a unique data provided to us by the Bank of Israel which contains detailed information on the household's decision between fixed and adjustable rate mortgage contracts in Israel in the past decade The results of our analysis demonstrate a significant association between FRM preference and short term interest rate reduction Moreover we find that the change in the short term interest rate is more salient to the borrowers in periods of a high interest rate environment We attribute these findings to Tversky and Kahneman 1974 availability and representativeness heuristics

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