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Introduction to Mortgages and Mortgage Backed Securities Richard K. Green, 2013-11-21 In *Introduction to Mortgages Mortgage Backed Securities* author Richard Green combines current practices in real estate capital markets with financial theory so readers can make intelligent business decisions After a behavioral economics chapter on the nature of real estate decisions he explores mortgage products processes derivatives and international practices By focusing on debt his book presents a different view of the mortgage market than is commonly available and his primer on fixed income tools and concepts ensures that readers understand the rich content he covers Including commercial and residential real estate this book explains how the markets work why they collapsed in 2008 and what countries are doing to protect themselves from future bubbles Green's expertise illuminates both the fundamentals of mortgage analysis and the international paradigms of products models and regulatory environments Written for buyers of real estate not mortgage lenders Balances theory with increasingly complex practices of commercial and residential mortgage lending Emphasizes international practices changes caused by the 2008-11 financial crisis and the behavioral aspects of mortgage decision making

Foundations of Real-World Economics John Komlos, 2019-01-11 The 2008 financial crisis the rise of Trumpism and the other populist movements which have followed in their wake have grown out of the frustrations of those hurt by the economic policies advocated by conventional economists for generations Despite this textbooks continue to praise conventional policies such as deregulation and hyperglobalization This textbook demonstrates how misleading it can be to apply oversimplified models of perfect competition to the real world The math works well on

college blackboards but not so well on the Main Streets of America This volume explores the realities of oligopolies the real impact of the minimum wage the double edged sword of free trade and other ways in which powerful institutions cause distortions in the mainstream models Bringing together the work of key scholars such as Kahneman Minsky and Schumpeter this book demonstrates how we should take into account the inefficiencies that arise due to asymmetric information mental biases unequal distribution of wealth and power and the manipulation of demand This textbook offers students a valuable introductory text with insights into the workings of real markets not just imaginary ones formulated by blackboard economists A must have for students studying the principles of economics as well as micro and macroeconomics this textbook redresses the existing imbalance in economic teaching Instead of clinging to an ideology that only enriched the 1% Komlos sketches the outline of a capitalism with a human face an economy in which people live contented lives with dignity instead of focusing on GNP

Your Score Anthony Davenport, 2018-01-09 An insider's look at what every consumer needs to know about their credit score and most importantly how to fix it A healthy credit score is essential for a healthy financial life But the precise mechanisms used to determine our credit scores are shrouded in mystery Consumers aren't usually told how their score is being used by all kinds of companies and banks to dictate financial terms that will strongly affect their daily lives So when consumers interact with the world of credit they do so from a position of weakness With this revelatory guide Anthony Davenport aims to change that Finally here is a consumer friendly road map for understanding and navigating the secretive world of consumer credit Davenport reveals where your credit score comes from how to improve maintain or rescue it and how to avoid hidden credit pitfalls Your Score is an accessible manual designed to help you take control of your credit score and better navigate all the important financial decisions in your life Does a phenomenal job of pulling back the curtain and giving you a firsthand peek inside the hidden often frustrating world of credit scoring Lynnette Khalfani Cox New York Times best selling author of Zero Debt

SPIN, 2008-01 From the concert stage to the dressing room from the recording studio to the digital realm SPIN surveys the modern musical landscape and the culture around it with authoritative reporting provocative interviews and a discerning critical ear With dynamic photography bold graphic design and informed irreverence the pages of SPIN pulsate with the energy of today's most innovative sounds Whether covering what's new or what's next SPIN is your monthly VIP pass to all that rocks

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