

1. Record Nr.	UNINA9910789893303321
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Titolo	AARP Reverse Mortgages and Linked Securities [[electronic resource]] : The Complete Guide to Risk, Pricing, and Regulation
Pubbl/distr/stampa	Hoboken, : Wiley, 2011
ISBN	1-299-25265-6 1-118-24177-0
Descrizione fisica	1 online resource (213 p.)
Collana	Wiley Finance
Disciplina	332.7/22 332.722
Soggetti	Mortgage loans, Reverse -- United States Mortgage loans, Reverse
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	Description based upon print version of record.
Nota di contenuto	Reverse Mortgages and Linked Securities: The Complete Guide to Risk, Pricing, and Regulation; Contents; Preface; REVERSE EQUITY TRANSACTIONS; NOTE; Acknowledgments; Part I: Reverse Mortgage Basics; Chapter 1: Reverse Mortgage Primer; LOAN DISBURSEMENTS; OVERVIEW OF LENDER CHALLENGES; SUMMARY; Chapter 2: The History of Reverse Mortgages: An Insider's View; FORMATIVE YEARS; PRIVATE PROGRAMS; FIRST LIFETIME REVERSE MORTGAGES; FANNIE MAE STAKES A CLAIM TO THE MARKETPLACE; ROOTS OF THE SECURITIZATION OF REVERSE MORTGAGES; SUMMARY; NOTES; Chapter 3: HECM Explained LEGISLATIVE HISTORY AND PROGRAM FUNDAMENTALS; DISBURSING FUNDS AND CALCULATING LOANS AND INTEREST; CHANGES TO THE PROGRAM FOLLOWING THE 2008 ACT; CONSUMER-FOCUSED ELEMENTS OF THE PROGRAM; SUMMARY; NOTES; Part II: Underwriting and Risk Analysis; Chapter 4: Underwriting Reverse Mortgages; UNDERWRITING LIFE EXPECTANCY; LIFE SETTLEMENT VERSUS REVERSE MORTGAGE UNDERWRITING; SIMPLICITY OF THE CURRENT REVERSE MORTGAGE UNDERWRITING PROCESS; WHY DOES UNDERWRITING MATTER?; PROPOSED ELEMENTS OF REVERSE MORTGAGE UNDERWRITING; SUMMARY; Chapter 5: Risk Mitigation from Existing and Proposed Financial Products

REVERSE MORTGAGE RISKSAGENCY VERSUS NONCONFORMING LOANS; SUMMARY; NOTES; Chapter 6: Longevity Risk and Fair Value Accounting; LONGEVITY COST CALCULATOR AS A LOAN UNDERWRITING AND PRICING TOOL; REVERSE MORTGAGE LOAN PRICING USING THE LONGEVITY COST CALCULATOR; EXISTING ACCOUNTING FRAMEWORK; SUGGESTED GAAP-COMPLIANT METHODOLOGY TO STANDARDIZE LIFE SETTLEMENT UNDERWRITING; SUMMARY; NOTES; Chapter 7: Risk Mitigation; HEDGING CROSSOVER COMPONENTS IN THE CAPITAL MARKETS; INSURANCE SOLUTIONS; SUMMARY; NOTE; Chapter 8: Criteria for Rating U.K. Reverse Mortgage-Backed Securities OVERVIEW OF REVERSE (EQUITY RELEASE) MORTGAGESREVERSE MORTGAGE-BACKED SECURITIZATION; MORTALITY ASSUMPTIONS; PREPAYMENT ASSUMPTIONS; HOUSE PRICE INCREASE ASSUMPTIONS; COSTS AND SALE PERIOD; SUMMARY; Part III: Tax Treatment; Chapter 9: U.S. Federal Income Tax Aspects of Reverse Mortgages; WHAT IS A REVERSE MORTGAGE?; DEDUCTIBILITY OF INTEREST PAYMENTS ON REVERSE MORTGAGES; SECURITIZATION OF REVERSE MORTGAGE LOANS VIA REMIC STRUCTURES; PRACTICAL OBSERVATIONS REGARDING INVESTMENT REVERSE MORTGAGE REMIC SECURITIES; SUMMARY; NOTES; Part IV: Reverse Mortgages in Context Chapter 10: Unlocking Housing Equity in JapanIMPLEMENTATION IN THE JAPANESE CONTEXT; FEASIBILITY OF REVERSE MORTGAGES IN JAPAN; SUMMARY; NOTES; Chapter 11: The Secondary Market in Home Equity Conversion Mortgages; THE REVERSE MORTGAGE TO LIQUIDATE HOME EQUITY; HECM: A FINANCIAL INNOVATION; CASH FLOWS, RISK, AND UNCERTAINTY; THE SECONDARY MARKET FOR HECM; HECM SECURITIZATION; LONGEVITY RISK EMBEDDED IN HECM; THE CONSTRAINTS OF THE UNDERLYING ASSET; CONCLUDING REMARKS; SUMMARY; Appendix A: Housing Wealth Among the Elderly; WEALTH IN HOUSING; OWNER-OCCUPANCY RATES; HOW RISKY IS HOUSING WEALTH?
DO THE ELDERLY DECUMULATE THEIR HOUSING WEALTH?

Sommario/riassunto

AARP Digital Editions offer you practical tips, proven solutions, and expert guidance. Reverse Mortgages and Linked Securities is a contributed title comprising many of the leading minds in the Home Equity Conversion Mortgages (HECM) industry, including reverse mortgage lenders, institutional investors, underwriters, attorneys, and regulators. This book begins with a brief history of reverse mortgages, and quickly moves on to discuss how the industry has evolved—detailing the players in these markets as well as the process. It discusses the securitization of reverse mortgages

2. Record Nr.	UNINA9910411952703321
Titolo	The Prison Cell : Embodied and Everyday Spaces of Incarceration // edited by Jennifer Turner, Victoria Knight
Pubbl/distr/stampa	Cham : , : Springer International Publishing : , : Imprint : Palgrave Macmillan, , 2020
ISBN	9783030399115 3030399117
Edizione	[1st ed. 2020.]
Descrizione fisica	1 online resource (348 pages)
Collana	Palgrave Studies in Prisons and Penology, , 2753-0612
Disciplina	365.01 364.6
Soggetti	Corrections Punishment Critical criminology Victims of crimes Human rights Human geography Cultural geography Prison and Punishment Critical Criminology Victimology Human Rights Social and Cultural Geography
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	Includes index.
Nota di contenuto	1. Dissecting The Cell: Embodied And Everyday Spaces Of Incarceration, Jennifer Turner And Victoria Knight -- 2. 'The Solitude Of The Cell': Cellular Confinement In The Emergence Of The Modern Prison, 1850-1930, Helen Johnston -- 3. Prison Cells As A Grounded Embodiment Of Penal Ideologies: A Norwegian-American Comparison, Jordan M. Hyatt, Synøve N. Andersen And Steven L. Chanenson -- 4. The Kubol Effect: Shared Governance And Cell Dynamics In An Overcrowded Prison System In The Philippines , Raymund E. Narag And Clarke Jones -- 5. 'I

Feel Trapped': The Role Of The Cell In The Embodied And Everyday Practices Of Police Custody, Andrew Wooff -- 6. A 'Home' Or 'A Place To Be, But Not To Live': Arranging The Prison Cell, Irene Marti -- 7. Prison As Palimpsest: The Dialectics Of The Cell And Everyday Life, The ACE Steering Committee -- 8. Power In "No-Cell" Detention: Spatial Restriction And Domestication Of Space For Foreign Detainees In Romania, Bénédicte Michalon -- 9. A Family Cell: Visual Ethnography In A Prison 'Mothers' Section', Rossella Schillaci -- 10. Serving Time With A Sea View: The Prison Cell And Healthy Blue Space, Jennifer Turner, Dominique Moran And Yvonne Jewkes -- 11. Hearing Behind The Door: The Cell As A Portal To Prison Life, Kate Herrity -- 12. Prison Cell Spaces, Bodies And Touch, Elisabeth Fransson And Francesca Giofrè -- 13. Prisoncloud: The Beating Heart Of The Digital Prison Cell, Jana Robberechts And Kristel Beyens -- 14. Carceral Projections: The Lure Of The Cell And The Heterotopia Of Play In Prison Escape Hanneke Stuit.

Sommario/riassunto

This book advances conceptualisations and empirical understanding of the prison cell. It discusses the complexities of this specific carceral space and addresses its significance in relation to the everyday experiences of incarceration. The collected chapters highlight the array of processes and practices that shape carceral life, adding the cell to a rich area of discussion in penal scholarship, criminology, anthropology, sociology and carceral geography. The chapters highlight key aspects such as penal philosophies, power relationships, sensory and emotional engagements with place to highlight the breadth and depth of interdisciplinary perspectives on the prison cell: a contested place of home, labour and leisure. The Prison Cell's empirical attention is global in its consideration, bringing together both contemporary and historical work that focuses upon the cell in the Global North and South including examples from a variety of geographical locations and settings, including police custody, prisons and immigrant detention centres. This book is an important and timely intervention in the growing and topical field of carceral studies. It presents the only standalone collection of essays with a sole focus on the space of the cell.
