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systems: securitization of real estate in Japan; Conclusion; Notes; References; Further reading; 4Mortgage Market in SingaporeSeow Eng Ong; Housing finance in Singapore; ARM prepayment for private housing; ARM prepayment for public housing; The Central Provident Fund
ARM delinquency and default within the CPF contextInnovations in mortgage products; Conclusion; References; 5The Israeli Mortgage Market:Mortgage Insurance as aMechanism for ScreeningDefault RiskDanny Ben-Shahar, Gilat Benchetrit andEyal Sulganik; Introduction; Brief review of the Israeli economy and mortgage market; Modelling mortgage insurance as a screening mechanism; Summary; Notes; References; 6Housing Finance and MortgageMarkets in The Czech Republic,Hungary, Poland, Slovakia andSloveniaA.R. Ghanbari Parsa andMohammad Ali Mulazadeh; Introduction; Housing finance
Housing mortgage in a socialist economyThe Czech Republic; Mortgage banking; Hungary; Housing finance systemin Hungary; Loan guarantee measures; Poland; Financial institutions; Affordability of mortgage loans; Evolution of housing mortgage loans; The demand for housing and mortgage credit; Short history of mortgage banking; Increasing individual housing loans; Public mortgage bonds; Slovakia; Housing finance; Slovenia; Privatization process; Mortgage loan systemin Slovenia; Housing market in Slovenia; Residential loan offered by banking sector
Obstacles of the mortgage loan market in SloveniaDiscussion; Summary and conclusion; Abbreviations; References; 7The Mortgage Lending Marketin PolandEwa Kucharska-Stasiak andMagdalena Zaleczna; Introduction; Determinants underlying expansion of the mortgageloan market; The mortgage loan market - a retrospective analysis; Current situation on the mortgage loan market; The loan insurance system; Future of the mortgage loan market; Final comments; Notes; References; 8Secondary Mortgage Markets inSouth AfricaJulia Freybote and Viola Karoly; Introduction; Economic and property market fundamentals
Primary mortgage markets

Sommario/riassunto

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, it analyses the securiti
