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Autore	Monelli, Paolo <1891-1984>
Titolo	Barbaro dominio : seicentocinquanta esotismi esaminati, combattuti e banditi dalla lingua con antichi e nuovi argomenti, storia ed etimologia delle parole e aneddoti per svagare il lettore / Paolo Monelli
Pubbl/distr/stampa	Milano : Hoepli, 1943
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Autore	Bhuyan Vishaal B
Titolo	AARP Reverse Mortgages and Linked Securities [[electronic resource]] : The Complete Guide to Risk, Pricing, and Regulation
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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 FUNDAMENTALSDISBURSING 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 RISKS AGENCY 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) MORTGAGES REVERSE 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 Japan IMPLEMENTATION 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
