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Titolo	Credit risk assessment [[electronic resource] ] : the new lending system for borrowers, lenders, and investors // Clark Abrahams, Mingyuan Zhang
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ISBN	0-470-50035-2 1-119-20276-0 1-282-68427-2 9786612684272 0-470-50033-6
Descrizione fisica	1 online resource (323 p.)
Collana	Wiley & SAS business series
Classificazione	85.33
Altri autori (Persone)	ZhangMingyuan <1960->
Disciplina	332.7
Soggetti	Credit - Management Consumer credit - Management Bank loans - Management Risk management
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	Description based upon print version of record.
Nota di bibliografia	Includes bibliographical references and index.
Nota di contenuto	Unpacking the financial crisis -- The case for a comprehensive credit assessment framework -- The lender and the underwriting gap -- The borrower and loan affordability -- The investor and financial innovation -- Crisis intervention and prevention.
Sommario/riassunto	""Clark and Mingyuan start with an insightful and comprehensive description of how market participants contributed to the current crisis in the residential mortgage markets and the root causes of the crisis. They then proceed to develop a new residential mortgage lending system that can fix our broken markets because it addresses the root causes. The most impressive attributes of their new system is its commonsense return to the basics of traditional underwriting, combined with factors based on expert judgment and statistics and forward-looking attributes, all of which can be updated as mar