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Mortgage and Mortgage-Backed Securities Markets (Harvard Business School Press Series in Financial Services Management)

Frank J. Fabozzi, Franco Modigliani

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The American dream of home ownership has created the world's largest debt market - exceeding the stock and corporate bond markets combined. Mortgage-backed securities, financially engineered products of that debt, represent a unique challenge to professional investors, mortgage originators, bankers, regulators, and financial economists. This book describes the economic forces that molded the mortgage market and evaluates the variety of mortgage designs and the securities created from them. It explains each aspect of contemporary mortgages, the development of the secondary mortgage market, and the characteristics of mortgage-backed securities (passthroughs, collateralized mortgage obligations, and stripped mortgage-backed securities). The text also provides techniques for analyzing and hedging these complex securities.

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