

MORTGAGE LIFE CYCLE

What is the Mortgage Lifecycle?



Mortgage On Life

A Gutmann

Mortgage On Life:

Direct Real Estate Duration Risk, Total Risk and the Residential Mortgage Life Insurance (Rmli) Kim Hin David HO,2021-08-31 Chapter 1 compares the direct real estate DRE duration Beta estimates with the time varying Beta regression estimates for each of the three prime DRE sectors Except for the prime office sector both the duration Beta and the time varying Beta profiles follow the same general trend The luxury residential sector and the prime office sector are inclined to move in opposite direction However the prime office sector shows greater volatility in the duration Beta compared with the time varying Beta Chapter 2 demonstrates overall that in the presence of a set of limited available information comprising a direct real estate DRE asset s passing annual rent the current rental value the expected yields and the yield growth movements from a DRE sector analysis conducted by a DRE consultancy or service provider the risk free rate and the lease maturity period it is readily feasible to model and rigorously estimate several key risk measures and the expected total returns TRs Such a model and its estimations can be achieved through an ex ante integrated DRE risk measure model which innovatively combines the bond duration convexity risk conception the Beta distribution function and the DRE equivalent rental yield valuation conception Finally Chapter 3 looks at the structural and behavioural experience of the prepayment risk for the underlying mortgages of China s rapidly developing residential mortgage life insurance RMLI market A reliable private prepayment dataset for China s commercial center the city of Shanghai is deployed Chapter 3 estimates the relationship between RMLI s underlying mortgage prepayment risk and the observable macroeconomic factors loan specific factors and borrower specific characteristics A Cox proportional hazard model is adopted for this purpose Chapter 4 summarises the book s findings and highlights the contributions and recommendations made Life Association News ,1929

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