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**Steven L. Schwarcz, Bruce A.
Markell, Lissa Lamkin Broome**



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Securitization, Structured Finance and Capital Markets Steven L. Schwarcz,Bruce A. Markell,Lissa Lamkin

Broome,2004 This book is now available in paperback *Securitization Structured Finance and Capital Markets* provides an introduction to securitization as a method of financing It is suitable for an independent course or seminar in securitization and structured finance and may also be used as supplementary reading or as advanced examples in courses in bankruptcy secured transactions trusts corporations securities regulation corporate finance tax banking or accounting The book is organized by substantive legal areas The first chapter provides an overview of securitization and is a terrific starting point for anyone trying to learn more about this 6 trillion industry where assets as diverse as car loans credit card debt student loans home mortgages and commercial mortgages are securitized to provide the loan originator with a source of capital at lower cost than might otherwise be available The first chapter introduces securitization through a detailed discussion of an actual securitization of loans made to purchasers of Hondas The Honda deal is followed as an example throughout the subsequent chapters and numerous documents from the deal are reprinted in the book Students should benefit from the concrete example and the opportunity to examine the actual legal documents used to implement this type of financing transaction Subsequent chapters of the book examine Article 9 of the UCC the Bankruptcy Code accounting issues tax and other considerations securities laws and the Investment Company Act There is a separate chapter focused on special concerns of banks securitizing loans a chapter on international and cross border issues in securitization and a concluding chapter exploring the academic debate relating to the efficiency of securitization Each chapter of the book contains discussion questions and these questions are thoroughly addressed in the Teacher s Manual available only to professors

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