

Comptroller of the Currency Administrator of National Banks

## **Asset Securitization**

Comptroller's Handbook
November 1997

# **The Asset Securitization Handbook**

Josh Lerner, Scott Stern

#### The Asset Securitization Handbook:

The Asset Securitization Handbook Phillip L. Zweig,1989 **Asset Securitization Comptroller's Handbook** Comptroller of the Currency, 2014-10-23 Asset securitization is helping to shape the future of traditional commercial banking By using the securities markets to fund portions of the loan portfolio banks can allocate capital more efficiently access diverse and effective funding sources and better manage business risks **The Securitization Markets Handbook** Charles Austin Stone, Anne Zissu, 2012-08-21 A comprehensive guide to the continuously evolving world of securitization The Second Edition of The Securitization Markets Handbook is a valuable resource for both experienced money managers trying to put a securitization strategy into place as well as newcomers looking to acquire a broad and strong foundation in this discipline This edition takes a close look at the pre and post crash mortgage market and the mortgage backed securities based on those mortgages as well as other asset backed securities including commercial paper or credit cards The crash of the subprime market and the failure of the asset backed markets offer an opportunity to learn about banking finance specifically off balance sheet finance and the many costly mistakes that resulted in one of the most severe downturns in financial markets With this book you ll discover why certain mortgage and asset backed securities imploded and others didn t This new edition examines why the market failed and how the next crisis can be averted or made less severe It also explains why securitization remains a primary source of capital for the mortgage market credit card market home equity market auto loan market and segments of the commercial paper market Offers an informed overview of how the securitization market works how to make money in it and what s next for asset and mortgage backed securities after the crisis Contains new chapters on CDOs and SIVs along with a history of the growth and crash of the subprime market asset backed securities and home equity lines of credit Written by securitization experts Charles Stone and Anne Zissu Updated to reflect the current market environment the Second Edition of The Securitization Markets Handbook offers clear comprehensive guidance to these complex markets The Mechanics of Securitization Suleman Baig, Moorad Choudhry, 2013-01-29 A step by step guide to implementing and closing securitization transactions Securitization is still in wide use despite the reduction in transactions. The reality is that investors and institutions continue to use this vehicle for raising funds and the demand for their use will continue to rise as the world's capital needs increase The Mechanics of Securitization specifically analyzes and describes the process by which a bank successfully implements and closes a securitization transaction in the post subprime era This book begins with an introduction to asset backed securities and takes you through the historical impact of these transactions including the implications of the recent credit crisis and how the market has changed Discusses in great detail rating agency reviews liaising with third parties marketing the deals and securing investors Reviews due diligence and cash flow analysis techniques Examines credit and cash considerations as well as how to list and close deals Describes the process by which a bank will structure and implement the deal and how the process is project managed and tested across internal

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