MORTGAGE MARKET
Financial Economics Faculty
Year of study: 4th
Credits: 4 ECTS
Practical classes: 144
Optional
Lecturers: Lecturer E. Goryachaya

Purpose: mastering basic knowledge of the theory and practice of financial, economic, organizational and legal relations in the mortgage market including domestic and foreign experience, based on the laws and regulations of Ukraine.

Objective: familiarize students with the content of mortgage operations and train them to use the information received to organize the major areas of banking activity in the mortgage market.

Subject: Organization of mortgage lending.

Content of the subject is revealed in the topics: Mortgage market: general characteristics, subjects and objects. Mortgage market infrastructure. Selection and characterization of the sources of mortgage market financing. The essence of the mortgage, its types and models of repaying mortgage debt. Risks in mortgage lending and management. Mortgage housing market in Ukraine. Mortgages for consumer and commercial property. Youth mortgage programs. Government financing of purchase (construction) of housing. Mortgage securities. Specific features of mortgage assets securitization. Land market in Ukraine as a basis for the development of mortgage lending. Specific features of investing in real estate. Capitalization of income from real estate. Basics of mortgage and investment analysis.

Supporting lectures and practical classes: computer, multimedia equipment, didactic materials.

Assessment: written test, performance of individual tasks, test, lecture and practical modules, test.

Teaching methods: interactive (thought-provoking) lectures, role plays, case-studies, business simulations

Instructional Support: reference compendium of lectures, teaching materials, control tests.

Examination method: written test.

Registration for the course: none.

Registration for the exam: as scheduled.

Language: Ukrainian or Russian.