



Basics of Mortgage-Backed Securities

Joseph Hu

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The purpose of *Basics of Mortgage-Backed Securities* is to provide readers with a fundamental understanding of mortgage securities as an integral part of investment in fixed-income securities. The second edition of this MBS classic provides the latest information on the U.S. residential mortgage market, adjustable-rate mortgages and mortgage pass-throughs, relative value analyses and performance characteristics.

Dr. James Hu discusses the major changes within the mortgage market that may affect the fundamentals of mortgage securities. Some of these are: the recovery of the REMIC market after its collapse; the flourish of private-label securities; the growth of equity loan-backed securities and its establishment as a member of the fixed-income securities family. Also included are additional historical data for all exhibits. Mortgage prepayment, dollar rolls, and private-label mortgage-backed securities are also addressed.

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