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# The Strategic Default Plan Mortgage

**unemployment, negative equity, and strategic default** - unemployment, negative equity, and strategic default kristopher gerardiy, kyle f. herkff z, lee e. ohanian x, and paul s. willen{june 12, 2015 abstract prior research has found that job loss, as proxied for by regional unemployment rates, is a weak predictor of mortgage default. in contrast, using micro data from the **strategic default in anti-deficiency states** - strategic default in anti-deficiency states by mariana e. gomez1 mortgage lenders coping with rising foreclosure rates have a growing problem on their hands: underwater borrowers are walking away from their homes in increasing numbers.2 these borrowers can afford their mortgage payments but choose to **strategic mortgage default: the effect of neighborhood factors** - strategic mortgage default: the effect of neighborhood factors . michael g. bradley\* amy crews cutts and . wei liu . november 2013 . abstract . this paper studies strategic default—the willingness of a borrower to walk away from a mortgage when the value of the home falls below the unpaid principal balance despite an ability to pay. **strategic default on student loans - cornell university** - to default, providing evidence for a strategic model of non-repayment. the results suggest that rein-troducing bankruptcy protection would increase loan default by 18%, and eliminating administrative wage garnishment would increase default by 50%. consistent with strategic behavior on the part **moral and social constraints to strategic default on mortgages** - default, we can identify whether the high propensity to default in areas where foreclosures are more frequent is due to a clustering in those areas of individuals prone to default or to a contagion effect. for these reasons, we study the incentives and costs of strategic default by using some **strategic default behavior and attitudes among low income ...** - 2 strategic default behavior and attitudes among low-income homeowners 1 introduction a strategic default is commonly defined as the occasion in which a borrower has the financial resources to make his mortgage payments but chooses to default on his mortgage solely because **strategic default: the popularization of a debate among ...** - strategic default: the popularization of a debate among contract scholars abstract [excerpt] given the recent, sharp decline in housing prices,1an estimated 20% of homeowners with a mortgage are “underwater,”2meaning that these homeowners have borrowed more than their homes are currently worth. **strategic default, loan modification and foreclosure** - are counterbalanced by significant costs associated with default: being shut out of credit markets for up to seven years, transaction costs and stress from the foreclosure process and finding a new home, and ethical concerns. this paper focuses on the strategic interaction between borrowers and lenders around these loan modifications. **strategic default and capital structure decision - efmaefm** - shareholders’ strategic default can reduce equity risk, indicating that this strategic default behaviour is priced. relating the distress risk anomaly to corporate strategic default action explains the seemingly contradictory results1 on the relationship between distress risk and equity returns.

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