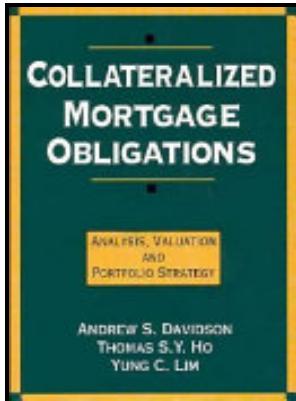


# Collateralized mortgage obligations - analysis, valuation and portfolio strategy

Probus Publishing - Residential Mortgage



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Notes: Includes bibliographical references

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## What Is a Tranche?

Those who prefer to keep their principal intact for a longer period of time while earning interest should consider the Collateralized Mortgage Obligation. . This material is not provided in a fiduciary capacity, may not be relied upon for or in connection with the making of investment decisions, and does not constitute a solicitation of an offer to buy or sell securities.

## MBS and CMOs

This determination is often a complicated issue in CLO transactions, which typically involve many jurisdictions.

## An Introduction to Asset

Global investors began to stop funding CDOs in 2007, contributing to the collapse of certain structured investments held by major investment banks and the bankruptcy of several subprime lenders. Considering that commercial loan portfolios securitized in bank CLOs are often higher credit quality and therefore relatively low-yielding assets, the combined impact of reducing bank size and increasing the proportion of relatively higher-yielding assets on a bank's balance sheet can significantly improve a bank's return on assets, return on equity, and other financial ratios.

## US7734523B1

The bond classes in a CMO can either be riskier or less risky than a mortgage pass-through security. With a PAC tranche, the yield, average life, and lockout periods estimated at the time of investment should be more likely to remain stable over the life of the security.

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