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Secured Credit A Systems Approach

Pei Yee Woo



Secured Credit A Systems Approach:

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This publication will be of interest to those involved in secured transactions around the world including policy makers practitioners judges arbitrators and academics

The Creation and Interpretation of Commercial Law Clayton P. Gillette, 2022-03-21 This title was first published in 2003 This volume contains essays by prominent commentators on topics in commercial law It addresses the increasing harmonization of international commercial law and the essays demonstrate different methodologies used in analysing commercial law such as economic and jurisprudential approaches

Secured Credit in Europe Teemu Juutilainen, 2018-03-22 Winner of the 2016 2018 KG Idman Prize This monograph seeks the optimal way to promote compatibility between systems of proprietary security rights in Europe focusing on security rights over tangible movables and receivables Based on comparative research it proposes how best to tackle cross border problems impeding trade and finance notably uncertainty of enforceability and unexpected loss of security rights It offers an extensive analysis of the academic literature of more recent years that has appeared in English German the Scandinavian languages and Finnish The author organises the concrete means of promoting compatibility into a centralised substantive approach a centralised conflicts approach a local conflicts approach and a local substantive approach The centralised approaches develop EU law and the local approaches Member State laws The substantive approaches unify or harmonise substantive law while the conflicts approaches rely on private international law The author proposes determining the optimal way to promote compatibility by objective based division of labour between the four approaches The objectives developed for that purpose are derived from the economic functions of security rights the conditions for legal evolution and a transnational conception of justice This book is an important contribution to the future of secured transactions law in Europe and more widely It will be of interest to academics policymakers and legal practitioners involved in this field

Use of TARP Funds in the Support and Reorganization of the Domestic Automotive Industry Elizabeth Warren, 2010 *The Future of Secured Credit in Europe* Horst Eidenmüller, Eva-Maria Kieninger, 2012-07-12 This volume contains the reports and discussions presented at the conference The Future of Secured Credit in Europe in Munich from July 12th to July 14th 2007 It aims at taking the debate to a new stage by exploring the need and possible avenues for creating a European law of security interests The first part examines from an economic and a community law perspective the case for European lawmaking on secured credit and the legislative approach to be taken The intention in the second and third part is to look in more detail at the choices European lawmakers will have to make in devising a European law of secured credit The second part focuses on secured transactions involving corporeal movables tangibles whereas the third part considers categories of collateral that may require special rules

Property Law and Economics Boudewijn Bouckaert, 2010-01-01 This book contains illuminating and carefully written literature reviews on the central topics of the economics of property rights and institutions As a bonus it includes two fascinating chapters on topics off the beaten path slavery and new types of property rights in environmental goods This book will be indispensable for students and experienced scholars alike Eric Posner University of Chicago Law

School US This study covers property law and property rights providing a full summary and comprehensive bibliography of the existing law together with discussion from an economic perspective on the most important aspects of property law. Leading experts have brought together their knowledge and insight on a full range of issues including comparative property law and the history of property law to create a truly autonomous interdisciplinary resource. This essential reference work will strongly appeal to scholars and students enrolled in academic programmes of law and economics. Academic lawyers involved in research and teaching of private common law, practicing lawyers in the field of real estate law as well as economists involved in researching development economics and transition economics will also find this an invaluable resource. **Elgar Encyclopedia of Comparative Law, Second Edition** J. M. Smits, 2012-01-01. Acclaim for the first edition. This is a very important and immense book. The Elgar Encyclopedia of Comparative Law is a treasure trove of honed knowledge of the laws of many countries. It is a reference book for dipping into time and time again. It is worth every penny and there is not another as comprehensive in its coverage as Elgar's. I highly recommend the Elgar Encyclopedia of Comparative Law to all English chambers. This is a very important book that should be sitting in every university law school library. _ Sally Ramage. The Criminal Lawyer. Containing newly updated versions of existing entries and adding several important new entries, this second edition of the Elgar Encyclopedia of Comparative Law takes stock of present day comparative law scholarship. Written by leading authorities in their respective fields, the contributions in this accessible book cover and combine not only questions regarding the methodology of comparative law but also specific areas of law such as administrative law and criminal law and specific topics such as accident compensation and consideration. In addition, the Encyclopedia contains reports on a selected set of countries' legal systems and as a whole presents an overview of the current state of affairs. Providing its readers with a unique point of reference as well as stimulus for further research, this volume is an indispensable tool for anyone interested in comparative law, especially academics, students and practitioners. **Columbia Law Review**, 1996. **An Empirical Study of Residential Developer Bankruptcies in the United States 2007-2008** Pei Yee Woo, 2010. With falling home prices and home foreclosures currently acknowledged as a severe problem in the US, more attention needs to be paid to the contributing phenomenon of residential developers undergoing liquidation, which has left behind a trail of partially completed or abandoned properties. This dissertation presents the results of an empirical investigation aimed at understanding this phenomenon. Specifically, we addressed the following research questions: How have the Chapter 11 bankruptcy cases of residential developers and home builders during this downturn been resolved? How did the actions taken by secured lenders in the course of bankruptcy proceedings shape the resolution outcome? To what extent was bank behavior during these bankruptcies affected and constrained by the banking regulatory framework and culture? This dissertation research involves the analysis of more than 200 residential developers that filed Chapter 11 bankruptcy petitions between November 2007 and December 2008. The main finding is that only a small minority of these developers confirmed a reorganization plan. The

majority of the cases were dismissed or converted to Chapter 7 culminating in foreclosure or liquidation Over 70% of the cases showed at least one instance where a secured lender sought lift stay motions to pursue foreclosure Among such cases orders granting the lift stay motions were granted most of the time Investigating this insistence on quick foreclosure more nuanced views of banks lending functions risk management and their regulatory environment are explored through a study of FDIC data interviews with industry participants and banks comment letters A key finding is that during a recession banks may have a preference for liquidation in bankruptcy because of capital shortfalls and procyclical regulatory pressure to reduce portfolio concentrations particularly in real estate lending This would be inconsistent with theories that secured lenders will choose economically optimal outcomes within a bankruptcy case as they may choose outcomes that are sub optimal within a bankruptcy to maximize an exogenous urgent need for capital

Where Credit is Due John Powell,Christy Rogers,2013-11-21 While much recent attention has been focused on the subprime lending and foreclosure crisis little has been said about its radically disparate impact Drawing upon history as well as insight into the current crisis this book shows that this crisis is not an anomaly especially for people of color nor is it over People of color have been excluded from wealth building opportunities via homeownership continuously throughout United States history from the outright denial of credit and residential racial discrimination to federally sponsored urban renewal programs The subprime lending and foreclosure crisis is predicted to strip a quarter of a trillion dollars in wealth from black and Latino homeowners It has reversed home ownership gains for people of color and has decimated neighborhoods across the United States while impacting local regional national and international economies The consequences are devastating This collection of essays provides a framework for creating equitable policy and ultimately building more stable communities for all Americans

Secured Credit and the Harmonisation of Law Gerard McCormack,2011-01-01 This book will be of great interest to practitioners policymakers and academics as well as students particularly postgraduate students of law and business throughout the world

International Secured Transactions Law Orkun Akseli,2011-03-17 This book focuses on international harmonisation and the law of secured transactions by distilling and analysing the unifying principles of various significant international conventions and instruments such as the UN Convention on the Assignment of Receivables the Unidroit Convention on International Factoring the EBRD Model Law on Secured Transactions the Unidroit Convention on the International Interests in Mobile Equipment and the UNCITRAL Legislative Guide on Secured Transactions International secured transactions conventions and instruments facilitate credit and promote economic activity through the creation of harmonised rules Therefore given the increasing globalisation of markets international reform efforts for the harmonised modernisation of secured transactions law have gained pace over recent years International Secured Transactions Law draws on experiences in both English and US laws in order to identify and illustrate the existing problems that need to be addressed as well as identify potential solutions International Secured Transactions Law will be of interest to scholars students interested in

international commercial law corporate law or comparative secured transactions and practitioners involved in international commercial transactions

Courting Failure Lynn LoPucki, 2010-06-02 LoPucki's provocative critique of Chapter 11 is required reading for everyone who cares about bankruptcy reform. This empirical account of large Chapter 11 cases will trigger intense debate both inside the academy and on the floor of Congress. Confronting LoPucki's controversial thesis that competition between bankruptcy judges is corrupting them is the most pressing challenge now facing any defender of the status quo. Douglas Baird, University of Chicago Law School. This book is smart, shocking, and funny. This story has everything: professional greed, wrecked companies, and embarrassed judges. Insiders are already buzzing. Elizabeth Warren, Leo Gottlieb, Professor of Law, Harvard Law School. LoPucki provides a scathing attack on reorganization practice. *Courting Failure* recounts how lawyers, managers, and judges have transformed Chapter 11. It uses empirical data to explore how the interests of the various participants have combined to create a system markedly different from the one envisioned by Congress. LoPucki not only questions the wisdom of these changes but also the free market ideology that supports much of the general regulation of the corporate sector. Robert Rasmussen, University of Chicago Law School. A sobering chronicle of our broken bankruptcy court system. *Courting Failure* exposes yet another American institution corrupted by greed, avarice, and the thirst for power. Lynn LoPucki's eye-opening account of the widespread and systematic decay of America's bankruptcy courts is a blockbuster story that has yet to be reported in the media. LoPucki reveals the profound corruption in the U.S. bankruptcy system and how this breakdown has directly led to the major corporate failures of the last decade, including Enron, MCI, WorldCom, and Global Crossing. LoPucki, one of the nation's leading experts on bankruptcy law, offers a clear and compelling picture of the destructive power of forum shopping, in which corporations choose courts that offer the most favorable outcome for bankruptcy litigation. The courts, lured by big money and prestige, streamline their requirements and lower their standards to compete for these lucrative cases. The result has been a series of increasingly shoddy reorganizations of major American corporations proposed by greedy corporate executives and authorized by case-hungry judges.

Policy and Pragmatism in the Conflict of Laws Michael J. Whincop, Mary Keyes, Richard Posner, 2018-02-06 This title was first published in 2001. After languishing for decades in the domains of rigid doctrinalism and confusing theory, the conflict of laws is increasingly being recognized as an important area of law to a global community. To demonstrate its importance, Michael Whincop and Mary Keyes transcend the divide between the English pragmatic tradition and the circularity of American policy-based theory. They argue that the law governing multistage conflicts can minimize the social costs of litigation, increase the extent of coordination, facilitate private ordering, and limit regulatory monopolies and cross-border spillovers. Pragmatic in outlook and economic in methodology, they pursue these themes across a broad range of doctrinal issues and offer valuable links to parallel analyses in domestic contexts.

Audit the Audit Huishu Wu, Chuan Zhang, 2025-11-20 This book deals with the tension between law and technology of data protection, to propose a novel approach for interpreting personal data.

protection audit Audits have long been criticized as a ritual of verification originating from the financial sector While this book proposed that audit is in fact a regulatory control system rather than a verification tool especially dealing with audit of data The prerequisite for reading this book is a basic understanding of data protection audit system information technology as well as administrative law

Secured Transactions Lynn M. LoPucki, Elizabeth Warren, Robert M. Lawless, 2015-10-16

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