

The Role of Collateral in Credit Markets

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Abstract

The author examines the role of collateral in an environment where lenders and borrowers possess identical information and similar beliefs about its future value. Using option-pricing techniques, he shows that a secured loan contract is equivalent to a regular bond and an embedded option to the borrower to default. The author finds that the lender will not advance to the borrower, a loan that exceeds the market value of the collateral, and that the supply of loans increases with a rise in the market value of the collateral. Increases in the volatility of the value of the collateral, interest rate, and dividend rate of the collateral independently depress the loan supply. The author also derives the cost of a third-party guarantee of a loan and an implied risk premium.

Keywords

Collateral, Credit, Credit Aggregates, Option Pricing, Risk Premium

1. Introduction

Loan contracts generally require that the borrowers post assets which can be taken over by lenders if the borrowers default on the promised payments. An explanation for such contractual arrangements is that borrowers and lenders have asymmetric information about the project which the loan is financing; because the borrowers appear to know more about the project than the lender, and the borrowers' evaluation of the project tends to be higher than that of the lenders. According to a strand of the literature, collateral in loan agreements in this environment acts as a disincentive for borrowers to default.

Another strand of the literature argues that collateral plays an important role in loan negotiations even when borrowers and lenders have the same information but differ in beliefs. In this environment, the collateral signals information to the lender about the riskiness and/or prospects of the project that the loan is needed to finance. The borrowers provide collateral as a way of sorting themselves out by risk class if lenders believe that the level of secured loan indicates the project's profitability. Lenders may have such beliefs because the secured debt is costly for borrowers whose projects are of low quality.

The focus of this paper is to re-examine the role of collateral in a loan contract. Our approach differs from the

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The Color of Credit Stephen L. Ross, John Yinger, 2002-11-08 An analysis of current findings on mortgage lending discrimination and suggestions for new procedures to improve its detection In 2000 homeownership in the United States stood at an all time high of 67.4 percent but the homeownership rate was more than 50 percent higher for non Hispanic whites than for blacks or Hispanics Homeownership is the most common method for wealth accumulation and is viewed as critical for access to the most desirable communities and most comprehensive public services Homeownership and mortgage lending are linked of course as the vast majority of home purchases are made with the help of a mortgage loan Barriers to obtaining a mortgage represent obstacles to attaining the American dream of owning one's own home These barriers take on added urgency when they are related to race or ethnicity In this book Stephen Ross and John Yinger discuss what has been learned about mortgage lending discrimination in recent years They re-analyze existing loan approval and loan performance data and devise new tests for detecting discrimination in contemporary mortgage markets They provide an in depth review of the 1996 Boston Fed Study and its critics along with new evidence that the minority white loan approval disparities in the Boston data represent discrimination not variation in underwriting standards that can be justified on business grounds Their analysis also reveals several major weaknesses in the current fair lending enforcement system namely that it entirely overlooks one of the two main types of discrimination disparate impact misses many cases of the other main type disparate treatment and insulates some discriminating lenders from investigation Ross and Yinger devise new procedures to overcome these weaknesses and show how the procedures can also be applied to discrimination in loan pricing and credit scoring

What We Know About Mortgage Lending Discrimination in America Margery Austin Turner, 2000-07 This report adds to the growing body of evidence that discrimination remains a significant problem a sizable barrier to opportunity in America It outlines how discrimination can affect minorities access to mortgage capital the key to becoming a homeowner at multiple stages of the lending process it suggests directions for further research oversight on these important The Dept of Housing Urban Develop HUD commissioned this independent study to review extend what we know about the complexities of mortgage markets nationwide HUD will use this information to further develop its policies programs aimed at ensuring equal opportunity for all

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