

General Principles of Law

Secured Credit: under English and American Law

Camille Hylton-Stallins on Corporate Law

Secured Credit Under English And American Law

Gregory Esangbedo



Secured Credit Under English And American Law:

Secured Credit Under English and American Law Gerard McCormack, 2004-06-14 Secured Credit drives economic activity Under English Law it is possible to create security over almost any asset but the law is widely considered to be unsatisfactory for several reasons including a cumbersome registration system a preoccupation with formalistic distinctions and the lack of clear and rationally determined priority rules Gerard McCormack examines the current state of English law highlighting its weaknesses He uses Article 9 of the American Uniform Commercial Code as a reference point this Article has successfully serviced the world's largest economy for over 40 years and is increasingly used as the basis for legislation by Commonwealth jurisdictions including Canada and New Zealand The Law Commission has suggested the enactment of similar legislation in England In addition McCormack considers if there really is a case for the priority of secured credit as well as if there are other international models to draw upon Contains the text of Article 9 [Secured Credit Under English and American Law](#), 2003 Under English Law it is possible to create security over almost any asset but the law is considered to be unsatisfactory McCormack examines the law in England highlighting its weaknesses He uses Article 9 of the American Uniform Commercial Code as a reference point Contains the text of Article 9 **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 [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 [Availability of Credit and Secured Transactions in a Time of Crisis](#) N. Orkun Akseli, 2013-12-12 In the light of the financial crisis it has become clear that the globalisation of financial markets has not been matched by the globalisation of legal certainty relating to financial

transactions The ability to give security influences not only the cost of credit but also in some cases whether credit will be available at all Increasing the availability and lowering the cost of credit can make an important contribution to international and domestic economic development Assessing the international challenges posed by inefficient secured credit laws this book explores how these can be overcome to facilitate credit through legal reforms Leading authorities in the field address the key issues surrounding the availability of credit the role of banks in economic development and financial crises UNCITRAL's legislative efforts and international organisations and financial institutions and their involvement in the reform of secured transactions law

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

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

Personal property law in Nigeria Mike A.A. Ozekhome, 2019 This book addresses core issues of personal property law in Nigeria from a comparative perspective It offers a detailed account of the laws governing personal property and the different lightweight reforms undertaken mainly through case law before the enactment of the Secured Transactions in Movable Assets Act in 2017 The book draws insights from the United States UCC article 9 being unarguably the first law that introduced the concept of modern secured transactions law and was influential to many common and civilian law systems in reforming their

personal property laws Given that personal property law is fairly new in Nigeria and also in Africa in general the main aim of the book is to provide judges and academic researchers with a rich collection of tested solutions from jurisdictions that have experimented with modern secured transactions law for several decades The primary and secondary works that were referenced in the book have tracked the different epochal shifts in legal thinking and their significances This may assist scholars and judges in Nigeria to come up with bespoke interpretations of the Act and solutions to underlying problems on credit and security that will satisfy the local conditions as opposed to copying the unaltered solutions from the United States and other advanced systems

Research Handbook on Secured Financing in Commercial Transactions Frederique Dahan,2015-06-29 This cutting edge Handbook presents an overview of research and thinking in the field of secured financing examining international standards and best practices of secured transactions law reform and its economic impact Expert contributors explore the *Micro Business Entities and the Reform of Personal Property Security Law in Nigeria*

Gregory Esangbedo,2023-10-27 This book examines an enactment that reforms Nigeria s personal property security law by adopting the unitary system of secured transactions in replacement of the common law system With the unitary system widely acclaimed for enhancing access to credit for small business entities the book highlights the drawbacks of the enactment in the attainment of this objective Being the foremost Nigerian book on the unitary system it is a significant text for all stakeholders in the credit system within and outside Nigeria including law academics practitioners students and financial regulators It will interest those in countries that are intent on undergoing similar reform as it provides guidance on the unique features of the unitary system in contrast with those of the common law In the spirit of reform the book compares the Nigerian enactment to other similar enactments to highlight potential lessons in areas in which the Nigerian enactment appears to have lost traction This book examines an enactment that reforms Nigeria s personal property security law by adopting the unitary system of secured transactions in replacement of the common law system With the unitary system widely acclaimed for enhancing access to credit for small business entities the book highlights the drawbacks of the enactment in the attainment of this objective Being the foremost Nigerian book on the unitary system it is a significant text for all stakeholders in the credit system within and outside Nigeria including law academics practitioners students and financial regulators It will interest those in countries that are intent on undergoing similar reform as it provides guidance on the unique features of the unitary system in contrast with those of the common law In the spirit of reform the book compares the Nigerian enactment to other similar enactments to highlight potential lessons in areas in which the Nigerian enactment appears to have lost traction

Corporate Finance Law Louise Gullifer,Jennifer Payne,2025-09-04 The 4th edition of this acclaimed book continues to provide a discussion of key theoretical and policy issues in corporate finance law It has been fully updated to reflect developments in the law and the markets One of the book s distinctive features is its equal coverage of both the equity and debt sides of corporate finance law and it seeks where possible to compare and contrast the two The

book covers a broad range of topics regarding the debt and equity raising choices of companies of all sizes from SMEs to the largest publicly traded enterprises and the mechanisms by which those providing capital are protected Each chapter provides a critical analysis of the present law to enable the reader to understand the difficulties risks and tensions in this area and the attempts by the legislature regulators and the courts as well as the parties involved to deal with them The book will be of interest to practitioners academics and students engaged in the practice and study of corporate finance law

Implementing the Cape Town Convention and the Domestic Laws on Secured Transactions Souichirou Kozuka,2017-01-25

This book offers the analysis of the relationship between the Cape Town Convention and national laws on secured transactions The first part of the book considers why national implementation is so important in the case of the Cape Town Convention and identifies how innovative the Convention is as a uniform law instrument The second part includes chapters on those states that are Parties to the Cape Town Convention which analyse how the Convention is implemented under the domestic law The third part includes chapters on those states that are not Parties to the Convention which compare their national laws and the Convention to find unique features of the Cape Town Convention s rules The fourth part discusses the meaning of Protocols on aircraft railway rolling stock and space assets from the practitioner s point of view As a whole the book offers insights into the new stage of uniform private law and shows the need for further examination of the subject which will be essential for international and national legislators academics of comparative and international private law as well as practitioners who are the users of the uniform law regime

Theory and Practice of Harmonisation Mads Andenas,Camilla Baasch Andersen,2012 Harmonised and uniform international laws are now being spread across different jurisdictions and fields of law bringing with them an increasing body of scholarship on practical problems and theoretical dimensions This comprehensive and insightful book focuses on the contributions to the development and understanding of the critical theory of harmonisation The contributing authors address a variety of different subjects concerned with harmonisation and the application of legal rules resulting from harmonisation efforts This study is written by leading scholars engaged in different aspects of harmonisation and covers both regional harmonisation within the EU and regional human rights treaties as well as harmonisation with international treaty obligations With comparative analysis that contributes to the development of a more general theory on the harmonisation process this timely book will appeal to EU and international law scholars and practitioners as well as those looking to future legal harmonisation in other regions in Asia Latin America and Africa

Cross-border Transfer and Collateralisation of Receivables Woo-jung Jon,2018-01-25 Legal systems around the world vary widely in terms of how they deal with the transfer of and security interests in receivables The aim of this book is to help international financiers and lawyers in relevant markets in their practice of international receivables financing Substantively this book analyses three types of receivables financing transactions ie outright transfer security transfer and security interests This book covers comprehensive comparison and analysis of the laws on the transfer of and security

interests in receivables of fifteen major jurisdictions encompassing common law jurisdictions Roman Germanic jurisdictions and French Napoleonic jurisdictions as well as relevant EU Directives To be more specific this book compares and analyses the relevant legal systems of the US Canada New Zealand Australia Korea Japan France Belgium England Hong Kong Singapore China Germany Austria and the Netherlands Furthermore in order to analyse those legal systems from the international perspective this book compares relevant international conventions it also proposes to establish an international registration system for the transfer of and security interests in receivables **Handbook of Space Law** Frans von der Dunk, 2015-02-27 The Handbook of Space Law addresses the legal and regulatory aspects of activities in outer space and major space applications from a comprehensive and structured perspective It fundamentally addresses the dichotomy between the state oriented character *Security Interests under the Cape Town Convention on International Interests in Mobile Equipment* Sanam Saidova, 2018-06-28 This book provides an extensive analytical examination of the Cape Town Convention and its Protocols The Convention aims to facilitate asset based financing and leasing of aircraft railway and space objects by establishing a uniform legal regime for the creation and protection of security and related interests in these types of equipment The book provides a detailed treatment of issues arising from the creation of security and other international interests under the Convention from the need to ensure their priority among competing interests to the enforcement of remedies in the case of the debtor's default or insolvency Security interests in aircraft railway and space objects are among the most frequently invoked mechanisms used to ensure repayment of the debt It is their significance effectiveness and frequency of use that explains this work's focus and scope **Business Law and Economics for Civil Law Systems** Rousseau, Stéphane, Mackaay, Ejan, Larouche, Pierre, Parent, Alain, 2021-11-19 Business Law and Economics for Civil Law Systems highlights the relevance of economic analysis of business law from a civilian perspective It integrates a comparative approach common law and civil law to economic analysis using tools and illustrations to assist in conducting critical economic analysis of rules in the field of business law This book is a valuable contribution to the reflection on the place and meaning of value creation and accountability as goals for business law It will be of great value to academics interested in business law competition law comparative law and legal theory students studying law business and economics and to policy makers and regulators *Secured Transactions Law Reform* Louise Gullifer, Orkun Akseli, 2016-10-20 Secured transactions law has been subjected to a close scrutiny over the last two decades One of the main reasons for this is the importance of availability of credit and the consequent need to reform collateral laws in order to improve access to finance The ability to give security effectively influences not only the cost of credit but also in some cases whether credit will be available at all This requires rules that are transparent and readily accessible to non lawyers as well as rules that recognise the needs of small and medium sized enterprises This book critically engages with the challenges posed by inefficient secured credit laws It offers a comparative analysis of the reasons and the needs for a secured transactions law reform as well as discussion of

the steps taken in many common law civil law and mixed law jurisdictions The book written under the auspices of the Secured Transactions Law Reform Project informs the debate about reform and advances novel arguments written by world renowned experts that will build upon the existing literature and as such will be of interest to academics legal practitioners and the judiciary involved in secured transactions law around the world The text considers reform initiatives that have taken place up to the end of April 2016 It has not been possible to incorporate events since then into the discussion However notable developments include the banks decree passed by the Italian Government on 29th June 2016 and the adoption of the Model Law on Secured Transactions by UNCITRAL on 1st July 2016 Consumer Credit, Debt and Investment in Europe James Devenney, Mel Kenny, 2012-07-12 This topical collection of essays provides a detailed analysis of European consumer protection law in credit and investment **The Law of Security and Title-Based Financing** Michael Bridge, Louise Gullifer, Eva Lomnicka, 2024-10-23 Personal property security is an important subject in commercial practice as it is the key to much of the law of banking and sale This book examines traditional methods of securing debts such as mortgages charges and pledges as well as so called quasi security on property other than land describing how these are created how they must be registered or otherwise perfected if they are to be valid the rights and duties of the parties and how the security is enforced if the debt is not paid This fourth edition has been updated to incorporate recent political and legal developments including Brexit The Edinburgh Reforms which have followed the United Kingdom s exit from the European Union promise a thorough overhaul of the consumer credit regime The Retained EU Law Revocation and Reform Act 2023 potentially affects the interpretation of EU assimilated law including the Financial Collateral Arrangements No2 Regulations FCARs This edition further assesses the implications of the Business Contract Terms Assignment of Receivables Regulations 2018 taking pledges over electronic documents of title in the light of the Electronic Trade Documents Act 2023 the outlawing of ipso facto clauses by the Corporate Insolvency and Governance Act 2020 and the reduced scope of the EU Insolvency Regulation The treatment of insolvency matters within the framework of the Cape Town Convention is also considered as are recent cases on pledges of bills of lading when the carrier no longer has possession of the goods the distinction between fixed and floating charges equitable liens and the right of appropriation of financial collateral There is a full discussion of the taking of security over digital assets and the relevance of the FCARs The only full length treatment covering both traditional security over personal property and also devices that fulfil a similar economic function such as retention of title and sales of receivables The Law of Security and Title Based Financing is a frequently cited and indispensable reference work both for practitioners and academics

The Enigmatic Realm of **Secured Credit Under English And American Law**: Unleashing the Language is Inner Magic

In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing lacking extraordinary. Within the captivating pages of **Secured Credit Under English And American Law** a literary masterpiece penned by a renowned author, readers embark on a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book's core themes, assess its distinct writing style, and delve into its lasting affect the hearts and minds of people who partake in its reading experience.

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