

vdpPfandbrief
Akademie

**Seminar:
Housing finance – market & legal structures**

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Possible Seminar Topics

1. Housing finance

- Structures of different Housing Markets in Europe (rent vs. ownership)
- Typical ways of financing (mortgage loan et al.)

1. Ways of refinancing residential mortgage loans

- Deposits
- Covered Bonds
- Others

2. Land register and mortgage and their role within the credit process

- Land register systems in Europe
- Land charge systems in Europe

3. Case Studies: financing of a single family dwelling via mortgage loan

- Comparison between 2-3 countries (e.g. Germany, Spain, Poland)